

FIG. 1A

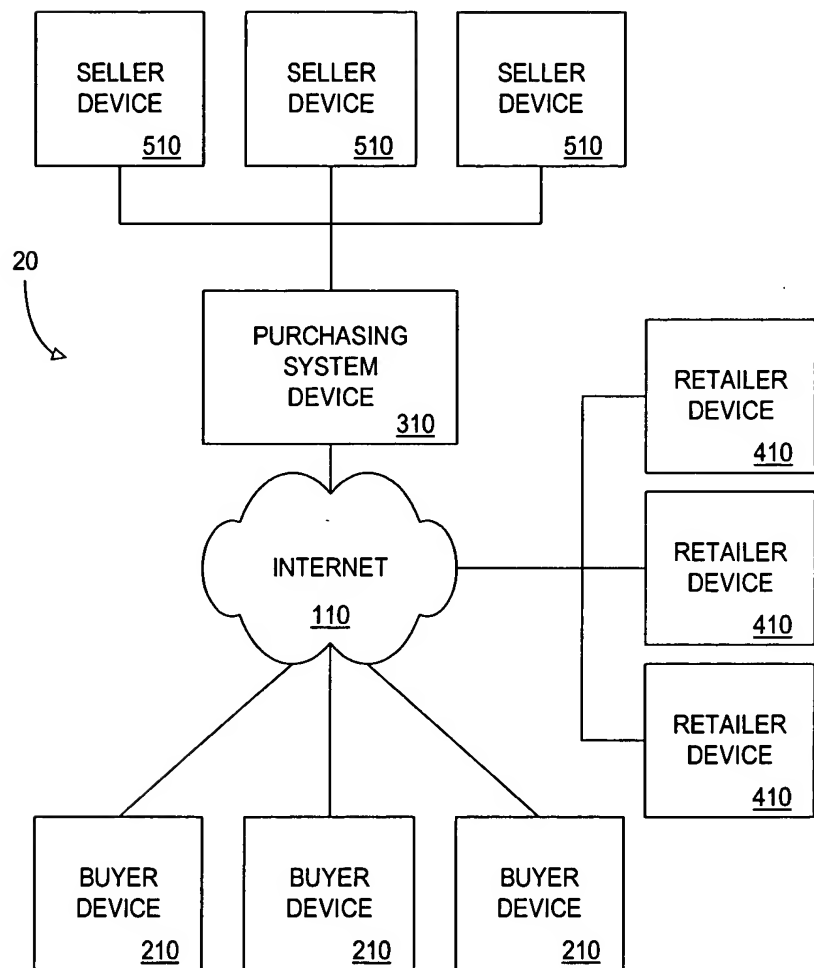


FIG. 1B

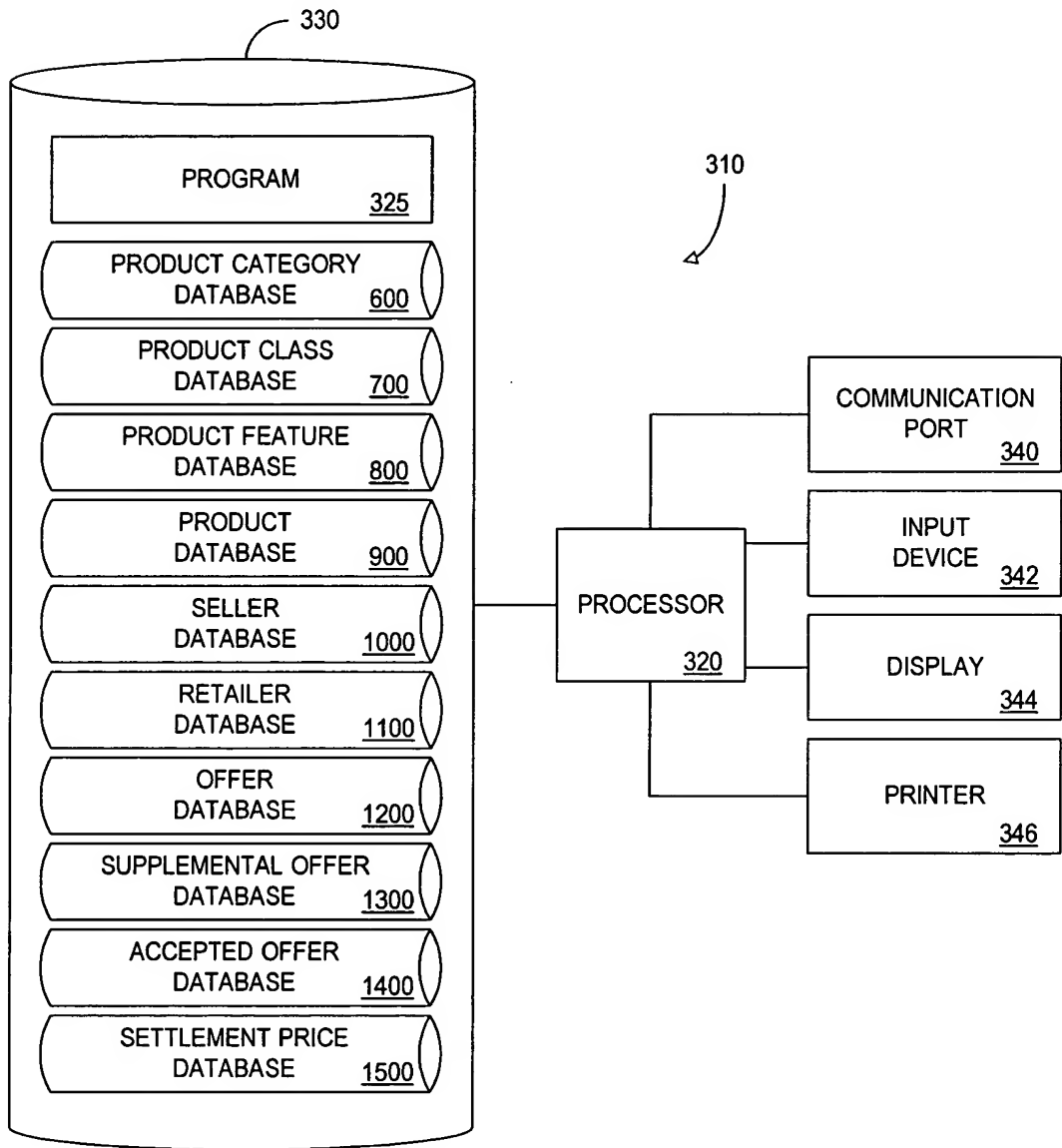


FIG. 2A

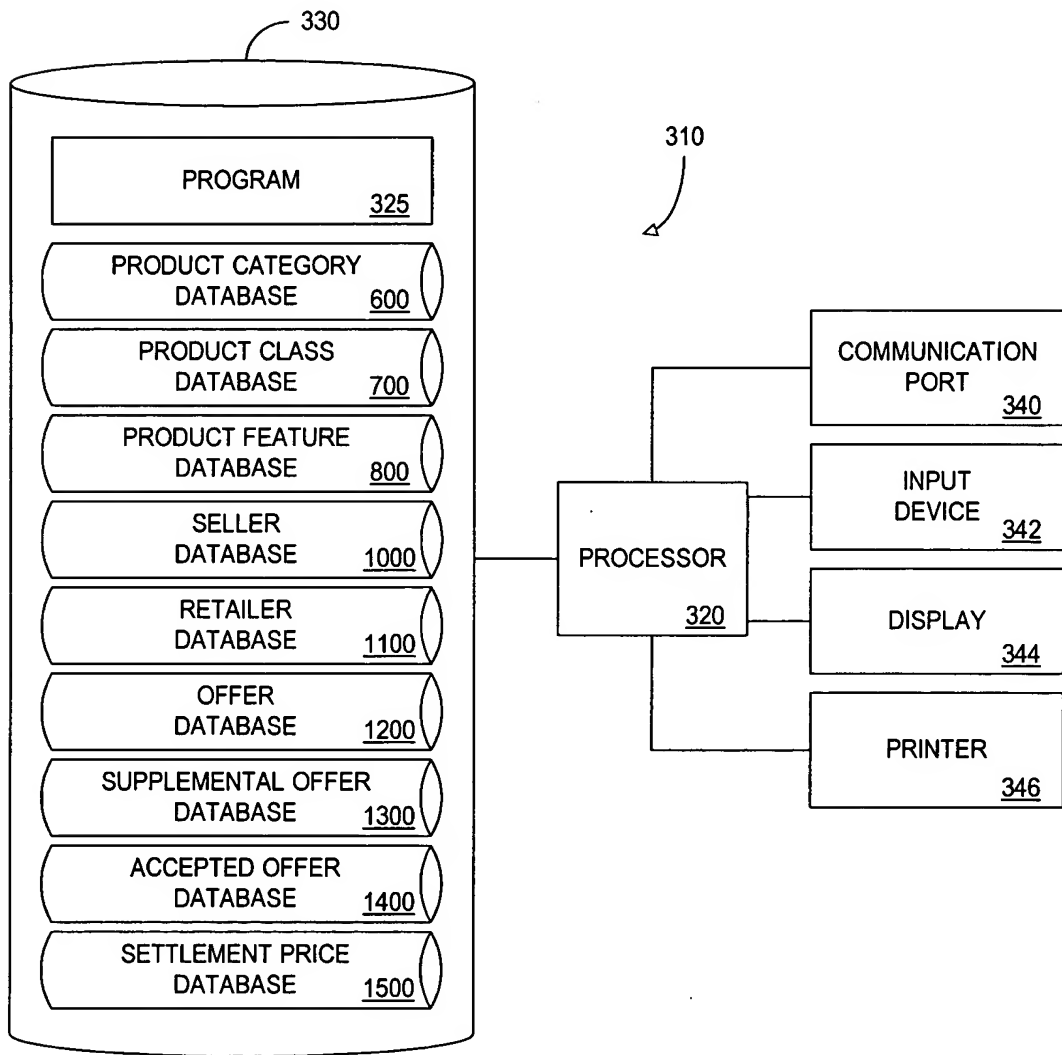


FIG. 2B

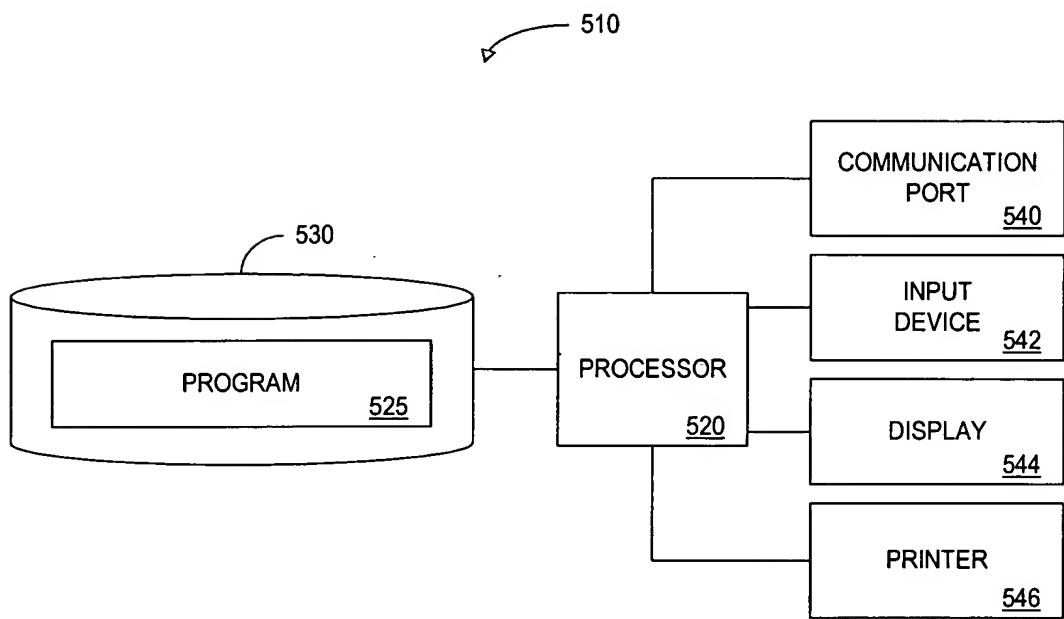


FIG. 3A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

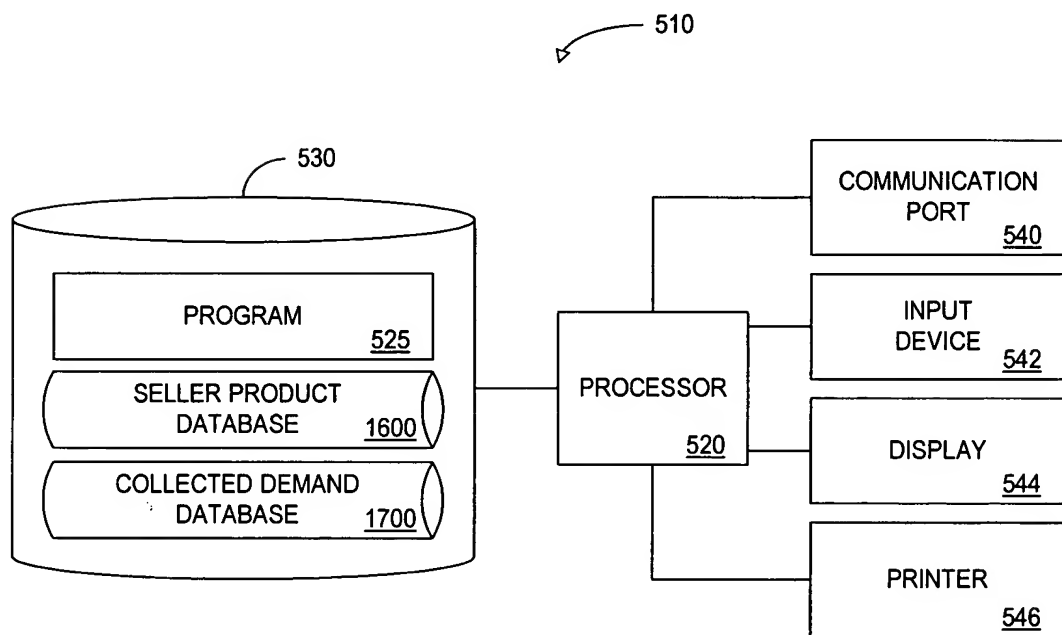


FIG. 3B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

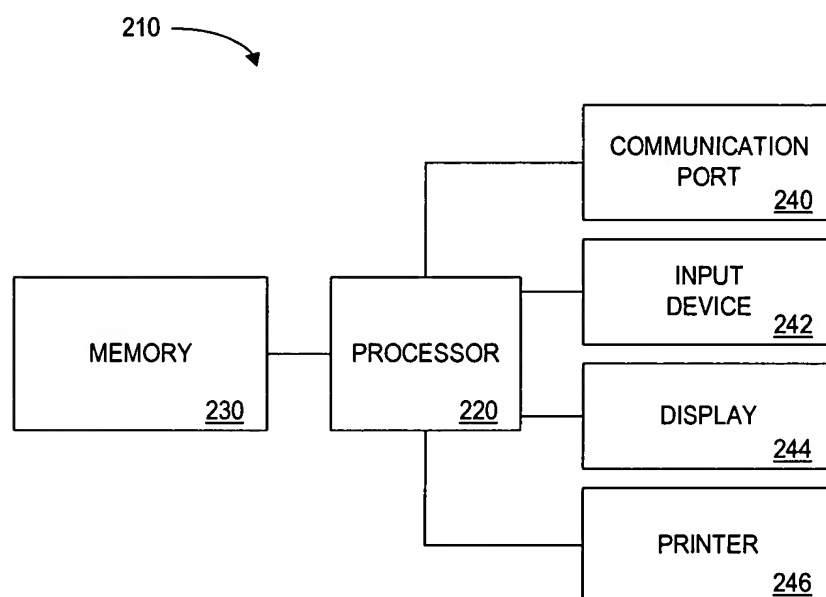


FIG. 4

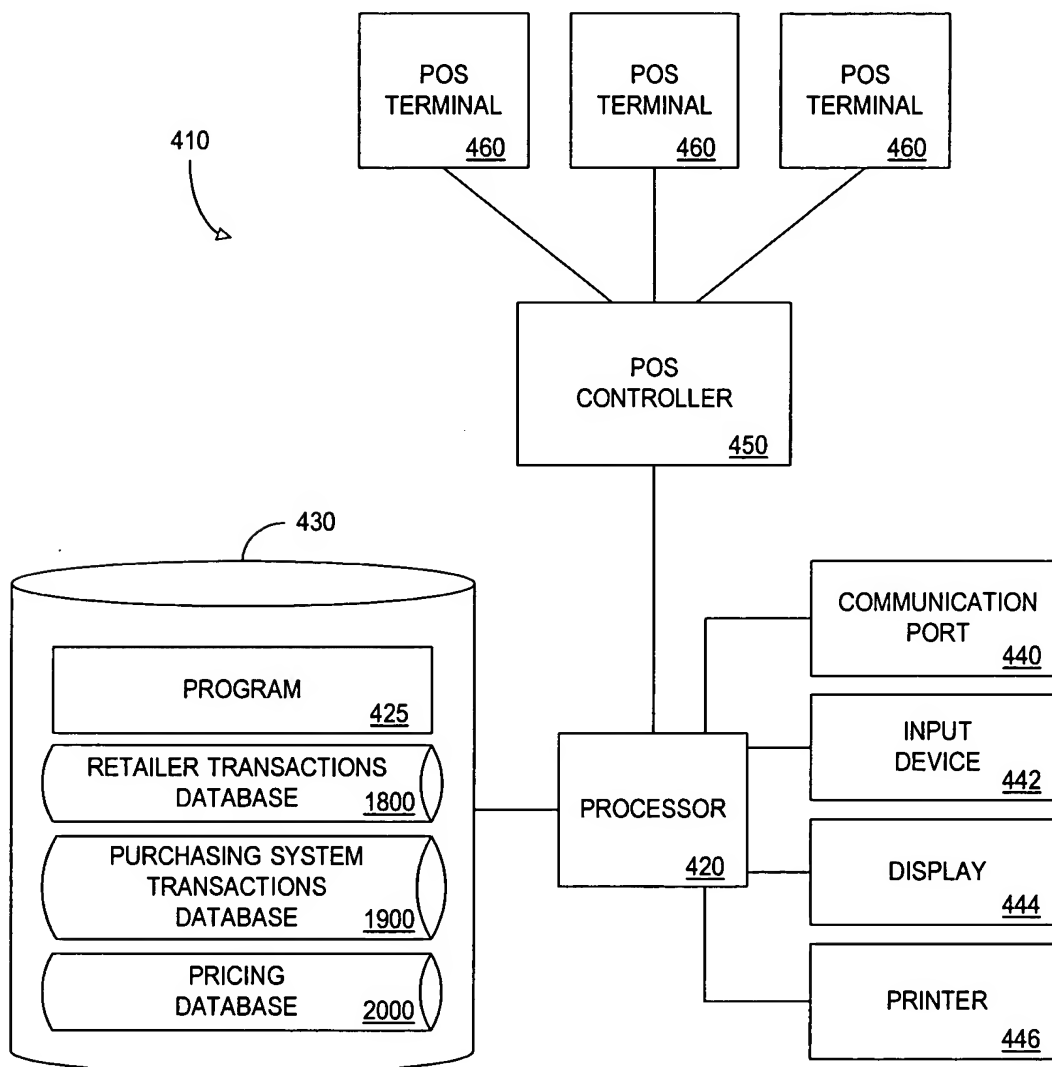


FIG. 5

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

600

CATEGORY CODE <u>610</u>	CATEGORY DESCRIPTION <u>620</u>
TV	TELEVISION
VC	VIDEO CAMERA
SC	STILL PHOTO CAMERA
PC	PERSONAL COMPUTER
DW	DISHWASHER
WM	WASHING MACHINE
ST	STEREO; HOME
ST-C	STEREO; CAR
LM	LAWN MOWER

FIG. 6

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

700

PRODUCT CATEGORY 710	CLASS 1 720	CLASS 2 730	CLASS 3 740
TV	SONI TOHIBA	MAGNETBOX PANATRONIC	PCA SAMSUNG
SC	NIFON RINALTO	CODAK KINNIR	LINOX
PC	BELL PEAR	COMPACT GATELOCK	PICKARD ROLL
WM	PAYTAG WHIRLBATH	CE CLEANBOY	-

FIG. 7

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

800

PRODUCT CATEGORY 810	FEATURE CODE 820	FEATURE DESCRIPTION 830
TV	RM	REMOTE CONTROL
	URM	UNIVERSAL REMOTE CONTROL
	SS	SURROUND SOUND
	PIP	PICTURE IN PICTURE
SC	PV	PANORAMIC VIEW CAPABILITY
	MM-1	ZOOM AT LEAST 35-105MM CAPABLE
	DG	DIGITAL
	PC	DOWNLOAD TO PC CAPABLE
WM	TL	TOP LOADER
	DR	DRYER INCLUDED
	EX	EXTRA LARGE CAPACITY
	SC	SOFTNER COMPARTMENT

FIG. 8

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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910

PRODUCT IDENTIFIER 911	PRODUCT CATEGORY 912	PRODUCT CLASS 913	PRODUCT FEATURES 914	SELLER IDENTIFIER 915	MINIMUM PRICE 916	RETAILER IDENTIFIER 917
P102-39	TV	1	URM; SS; PIP	S 12345	\$500.00	N/A
P102-39	TV	1	URM; SS; PIP	S 23456	\$490.00	R031-29 R192-05 R718-93
P310-99	SC	2	PC; PV; DS	S 34567	\$300.00	R192-05 R302-11
P003-11	SC	2	PV; MM-1	S 45678	\$200.00	R031-29 R192-05 R302-11

FIG. 9A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

920 ↗

PRODUCT IDENTIFIER 921	PRODUCT DESCRIPTION 922	PRODUCT CLASS 923	PRODUCT CATEGORY 924	SELLER IDENTIFIER 925	MINIMUM PRICE 926	AVAILABLE QUANTITY 927	REGION 928	RETAILER IDENTIFIER 929
P102-39	27" TELEVISION; SONI; BLACK; MODEL ST-942	1	TV	S 23456	\$500.00	20	CT; MA	R 031-29 R 781-96 R 005-11
P310-99	DIGITAL CAMERA; GREY; PANORAMIC; COMES W/ BLACK LEATHER CASE; MODEL LN-198	2	SC	S 34567	\$490.00	300	NEW ENGLAND	R 031-29 R 088-99
P098-13	WHIRLBATH WASHER; OFF WHITE; MODEL WS-302	1	WM	S 03218	\$300.00	50	FL	R 999-11 R 888-22 R 666-33
P909-11	CLEANBOY	2	WM	S 13029	\$600.00	20	USA	R 102-22 R 701-99 R 902-03

FIG. 9B

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930
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PRODUCT IDENTIFIER <u>931</u>	PRODUCT DESCRIPTION <u>932</u>	PRODUCT CATEGORY <u>933</u>	PRODUCT FEATURES <u>934</u>	MINIMUM PRICE <u>935</u>
P099-32	27" TELEVISION; MODEL AK-0497	TV	RM; PIP; SS	\$500.00
P098-13	36" TELEVISION; MODEL 5R-0312	TV	URM; PIP; SS	\$650.00
P072-99	27" TELEVISION; MODEL AK-0473	TV	RM	\$400.00
P032-86	21" TELEVISION; MODEL PI-0372	TV	-	\$200.00
P045-03	45" TELEVISION; MODEL OR-9132	TV	URM; SS	\$600.00

FIG. 9C

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

940 ↗

PRODUCT IDENTIFIER 941	PRODUCT CATEGORY 942	PRODUCT CLASS 943	PRODUCT FEATURES 944	SELLER IDENTIFIER 945	MAXIMUM SUBSIDY AMOUNT 946	RETAILER IDENTIFIER 947
P102-39	TV	1	URM; SS; PIP	S 12345	\$50.00	N/A
P102-39	TV	1	URM; SS; PIP	S 23456	\$20.00	R031-29 R192-05 R718-93
P310-99	SC	2	PC; PV; DS	S 34567	\$30.00	R192-05 R302-11
P003-11	SC	2	PV; MM-1	S 45678	\$100.00	R031-29 R192-05 R302-11

FIG. 9D

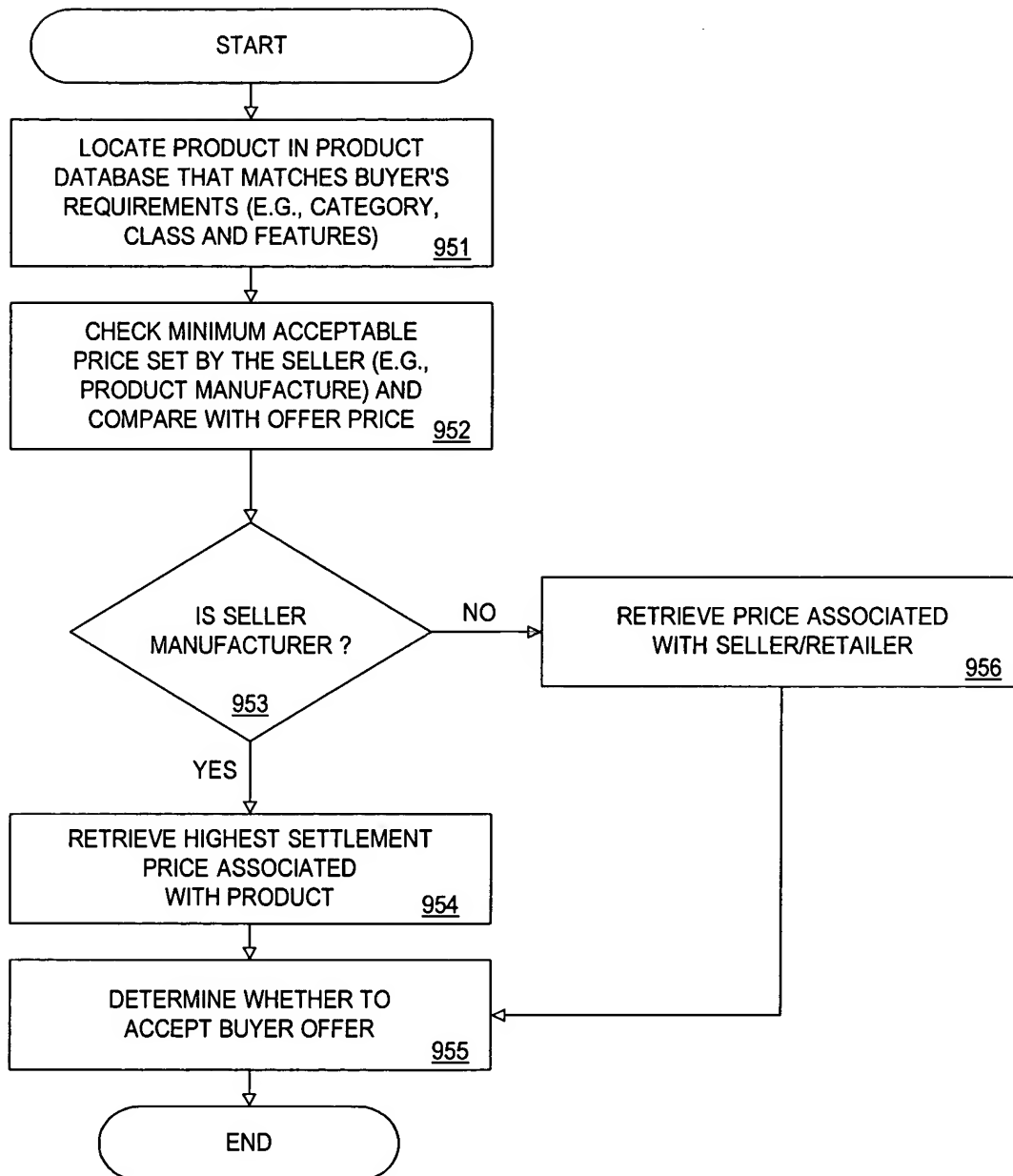


FIG. 9E

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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1000 ↗

SELLER IDENTIFIER 1010	SELLER NAME 1020	SELLER TYPE 1030	SELLER ADDRESS 1040	SELLER CATEGORIES 1050
S 12345	WALMAK	RETAILER	E-MAIL	TV, SC, PC
S 23456	SONI	MANUFACTURER	HTTP	TV, ST
S 34567	PANATRONIC	MANUFACTURER	CITY+STATE	TV
S 45678	AIWER	MANUFACTURER	FILEPATH	TV, ST-C
S 56789	WALMAK STORE # 892	RETAILER	E-MAIL	TV, SC, PC
S 67890	TOHIBA	MANUFACTURER	E-MAIL	ST, ST-C

FIG. 10A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

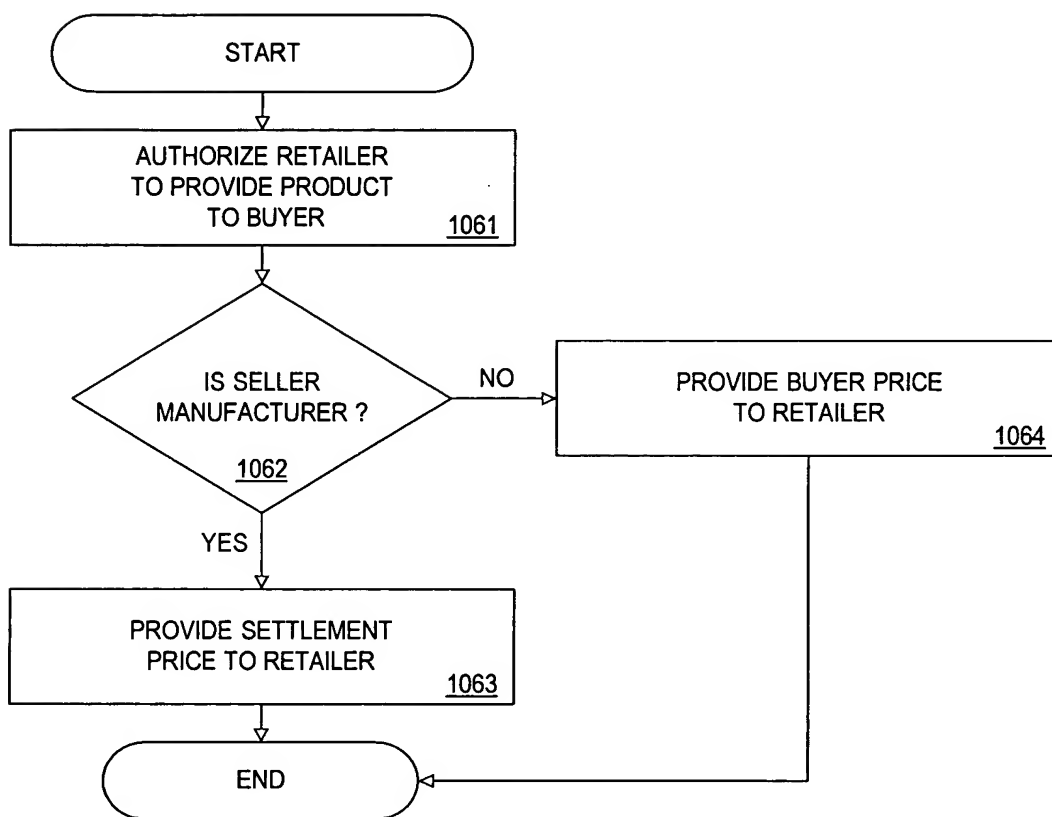


FIG. 10B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1100

RETAILER IDENTIFIER 1110	RETAILER NAME 1120	RETAILER LOCATION 1130	PRODUCT CATEGORIES HONORED / SOLD 1140
R031-29	WALMAK STORE # 1920	10 S. NEW ST. NEW TOWN, CT 55555	TV; VC; SC; ST; ST-C
R192-05	SIRCUIT CITY STORE #8132	2930 HIGH BLVD. TOWN, MA 44444	TV; VC; SC; PC; ST; ST-C
R302-11	JOE'S ELECTRONICS	89 COUNTRY LN. PORT SHIP, NY 33333	VC; SC; ST
R718-93	WALMAK STORE # 2311	357 LONG HWY. CITY, VT 22222	TV; VC; SC; ST; ST-C
R012-39	SEERS STORE # 2813	1829 WIDE RD. METROPOLIS, CA 99999	DW; PC; ST; ST-C; LM

FIG. 11

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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1210
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OFFER IDENTIFIER 1211	BUYER E-MAIL 1212	OFFER PRICE 1213	SELECTED PRODUCT CATEGORY 1214	SELECTED PRODUCT CLASS 1215	SELECTED PRODUCT FEATURES 1216	OFFER STATUS 1217
O-932-122-08	BUCK@ AOL.COM	\$200.00	TV	3	RM	REJECTED
O-192-032-25	JENNY@ ATT.COM	\$500.00	WM	2	TL; EX	ACCEPTED
O-898-323-01	BIFF@ SURFREE.COM	\$400.00	SC	1	PV; MM-1; DG; PC	ACCEPTED
O-111-098-33	ARI@ CBC.COM	\$320.00	TV	2	URM; PIP; SS	PENDING

FIG. 12A

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1220

SECONDARY OFFER MADE? <u>1221</u>	SECONDARY OFFER PRICE <u>1222</u>	SECONDARY OFFER STATUS <u>1223</u>	PAYMENT IDENTIFIER <u>1224</u>
YES	\$210.00	ACCEPTED	2222-3333- 4444-5555
NO	N/A	N/A	3333-4444- 5555-6666
NO	N/A	N/A	4444-555- 6666-7777
NO	N/A	N/A	5555-6666- 7777-8888

FIG. 12B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1300

SUPPLEMENTAL OFFER IDENTIFIER 1310	SUPPLEMENTAL OFFER DESCRIPTION 1320	RETAILER IDENTIFIER 1330
00-32	FREE MOVIE TAPE	R031-29
09-83	50% OFF ANY CD IN STORE	R139-08
19-05	\$15.00 OFF LIFETIME WARANTEE	R022-91
33-11	30% OFF TRIPOD MODEL LL-122	R111-77
55-44	3 FREE ROLLS OF FILM	R919-55

FIG. 13

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1400

1402	TRANSACTION IDENTIFIER:	T103-222-99	1404
1406	OFFER IDENTIFIER:	O-932-112-08	1408
1410	REDEMPTION CODE:	1876-3290-0187	1412
1414	PAYMENT IDENTIFIER:	2222-3333-4444-5555	1416
1418	INITIAL PAYMENT AMOUNT:	\$230.00	
	FINAL PAYMENT AMOUNT:	\$213.00	
	PAYMENT STATUS:	CHARGED	
	SELLER IDENTIFIER:	S 03298	
	PRODUCT IDENTIFIER	P 107-77	
	RETAILER IDENTIFIER 1420	REDEMPTION STATUS 1430	SUPPLEMENTAL OFFER IDENTIFIER 1440
			SUPPLEMENTAL OFFER STATUS 1450
	R031-29	REDEEMED	00-32
	R193-08	INVALID	09-83
	R022-91	INVALID	19-05

FIG. 14

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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1500

PRODUCT IDENTIFIER 1510	RETAILER IDENTIFIER 1520	SETTLEMENT PRICE 1530	RETAILER IDENTIFIER 1522	SETTLEMENT PRICE 1532	RETAILER IDENTIFIER 1524	SETTLEMENT PRICE 1534
P 033-99	R005-99	\$199.00	R009-55	\$200.00	R722-77	\$200.00
P 111-00	R077-11	\$50.00	R028-28	\$50.00	R917-22	\$50.00
P 003-12	R028-17	\$215.00	R339-02	\$220.00	R081-91	\$218.00
P 983-66	R710-55	\$600.00	R888-34	\$605.00	R102-39	\$600.00

FIG. 15

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1600

PRODUCT IDENTIFIER 1610	PRODUCT CATEGORY 1620	PRODUCT FEATURES 1630	MINIMUM PRICE 1640
P112-55	TV	URM; PIP; SS	\$500.00
P066-91	TV	RM; SS	\$400.00
P333-00	TV	RM	\$300.00

FIG. 16

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1700

PRODUCT CATEGORY <u>1710</u>	PRODUCT FEATURES <u>1720</u>	OFFER PRICE <u>1730</u>	OFFER STATUS <u>1740</u>
TV	RM; SS	\$300.00	REJECTED
TV	URM; PIP; SS	\$450.00	ACCEPTED
ST	RM; SS	\$300.00	REJECTED
ST	RM; SS	\$325.00	ACCEPTED

FIG. 17

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1800

1802	RETAILER TRANSACTION IDENTIFIER:	RT-000-333-111	1804
	TIME:	3/14/99 2:53 PM	
1806	POS TERMINAL:	0739	
	OPERATOR IDENTIFIER:	18735102	1808
1810	TOTAL:	\$178.91	
	PAYEMENT TYPE:	CASH; INTERNET PRICING VOUCHER	1812
	PRODUCT IDENTIFIER	PRODUCT PRICE	
	1820	1830	
	P064-44	\$49.99	
	P107-77	\$118.00	
	P304-44	0-1P	

FIG. 18

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

1900

RETAILER TRANSACTION IDENTIFIER 1910	REDEMPTION CODE 1920	PRODUCT IDENTIFIER 1930	PAYMENT EXPECTED 1940	PAYMENT STATUS 1950
TR-000-333-111	1234-5678-1234	P304-44	\$200.00	PENDING
TR-111-222-333	1234-5678-1235	P089-55	\$250.00	RECEIVED
TR-666-777-888	1234-5678-1236	P999-99	\$75.00	RECEIVED

FIG. 19

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

2000


PRODUCT IDENTIFIER <u>2010</u>	RETAIL PRICE <u>2020</u>	SETTLEMENT PRICE <u>2030</u>
P304-44	\$220.00	\$200.00
P089-55	\$270.00	\$250.00
P999-99	\$75.00	\$75.00
P133-44	\$180.00	\$175.00

FIG. 20

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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2110



REDEMPTION CODE <u>2111</u>	STATUS <u>2112</u>
1111-4593-2943-8920	AVAILABLE
1111-9403-0297-4673	ISSUED
1111-4689-0938-9200	ISSUED
1111-3809-7267-0182	AVAILABLE

FIG. 21A

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

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2120
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REDEMPTION CODE 2121	STATUS 2122	OFFER IDENTIFIER 2123	RETAILER IDENTIFIER 2124	RETAILER IDENTIFIER 2125	RETAILER IDENTIFIER 2126
1111-9403-0297-4673	REDEEMED	T103-222-012	903352617980002	843002912093640	930299012239019
1111-4698-0938-9200	REDEEMED	T103-221-99	78302210629706	652009421000011	54009631889560
1111-5023-5639-9210	REDEEMED	T102-321-12	738882019836210	903352617980002	203661094321007
1111-6290-9126-7533	UNREDEEMED	T123-111-55	203661094321007	N/A	N/A

FIG. 21B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

2130

OFFER IDENTIFIER 2131	PAYMENT IDENTIFIER 2133	AUTHORIZED AMOUNT 2133	CHARGED AMOUNT 2134
T103-222-010	5555-0013-9268-0192	\$216.00	\$213.00
T103-222-012	2222-9230-0192-9367	\$1,100.00	\$1,065.00
T104-333-432	3333-0978-2710-8723	\$2,200.00	\$2,105.00
T471-274-483	7777-9087-1023-5436	\$330.00	N/A

FIG. 21C

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2140
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OFFER IDENTIFIER 2141	RETAILER IDENTIFIER 2142	PRODUCT IDENTIFIER 2143	SELLER IDENTIFIER 2144	ESTABLISHED PRICE 2145	INITIAL ADDITIONAL CHARGE 2146	SUBSEQUENT ADDITIONAL CHARGE 2147	FINAL PRICE 2148
T989-442-453	903352617980002	P1130	S18790	\$200.00	8.0% SALES TAX (\$16.00)	-1.5% SALES TAX (\$3.00)	\$213.00
T964-647-121	78302210629706	P9034	S56234	\$1,000.00	6.5% SALES TAX (\$65.00)	\$0.00	\$1,065.00
T432-827-279	738882019836210	P8723	S02281	\$2,000.00	4.0% SALES TAX (\$80.00)	\$25.00 LATE PICK UP PENALTY	\$2,105.00
T103-222-012	203661094321007	P0029	S97610	\$300.00	6.5% SALES TAX (\$19.50)	N/A	N/A

FIG. 21D

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

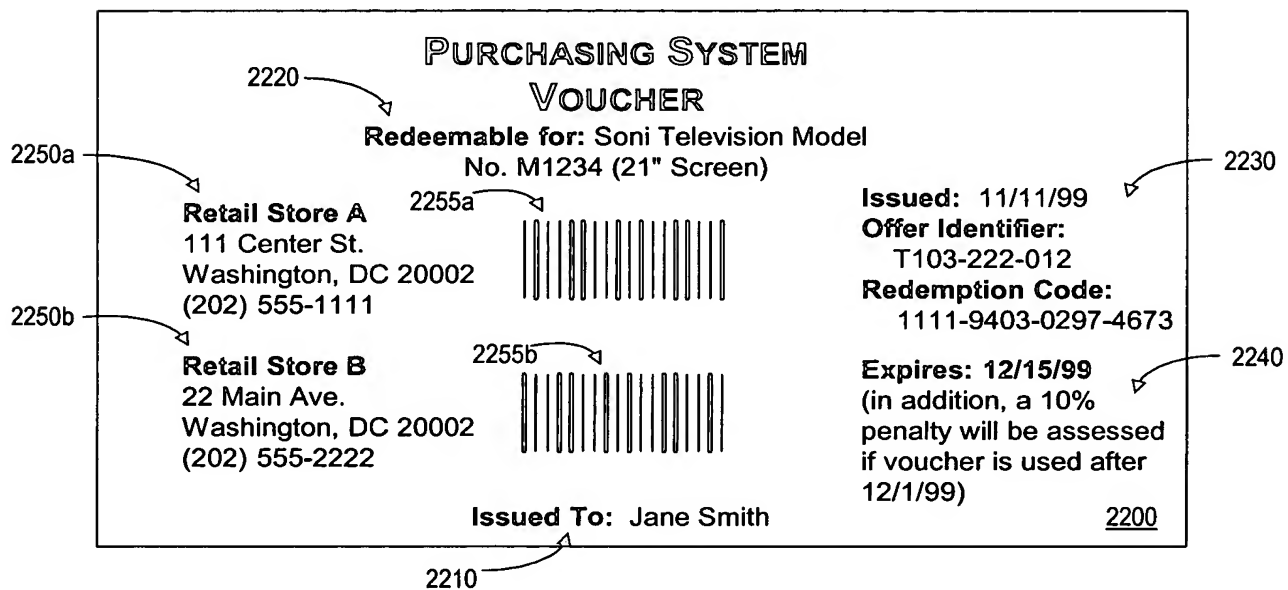


FIG. 22

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

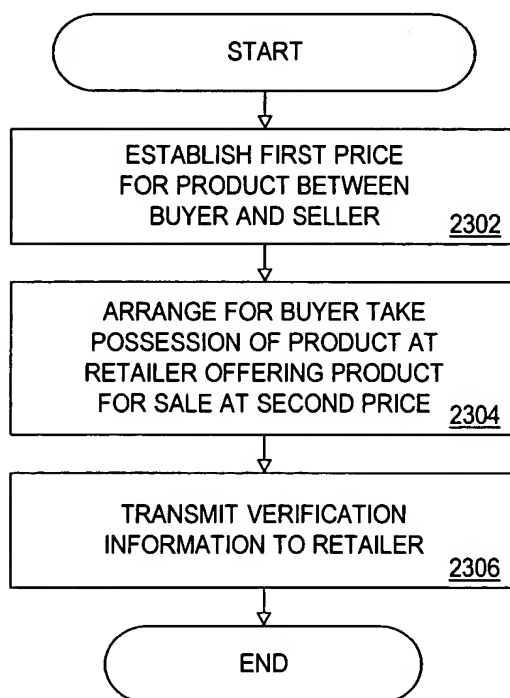


FIG. 23

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

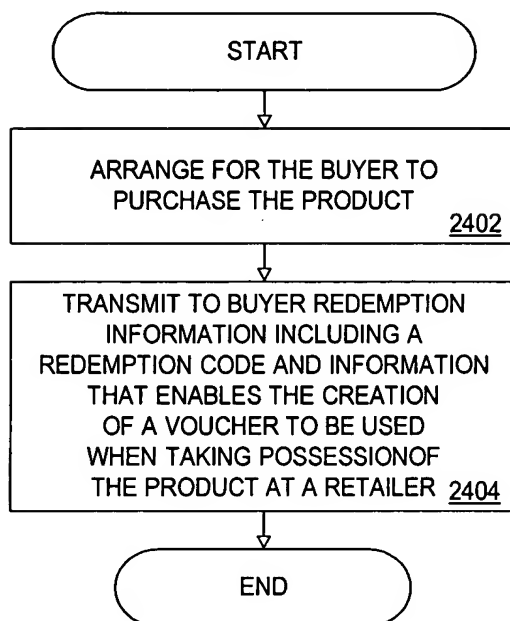


FIG. 24

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

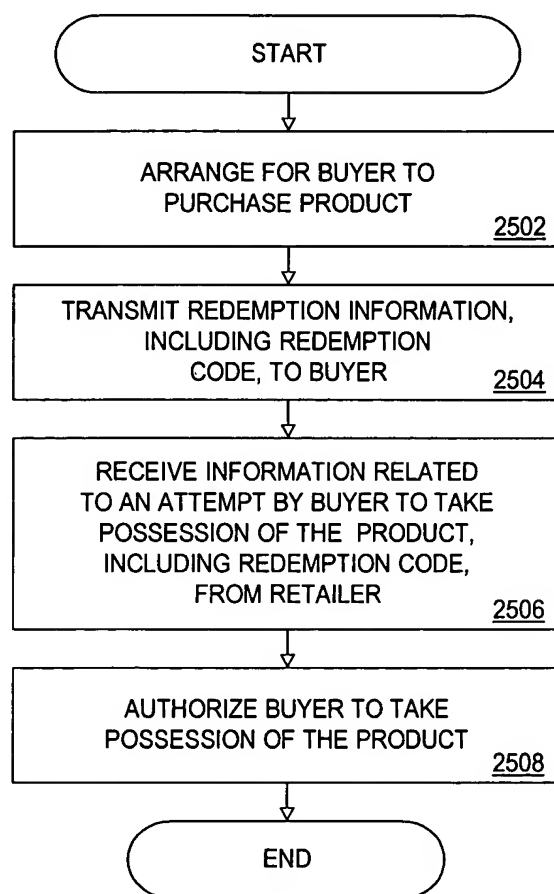


FIG. 25

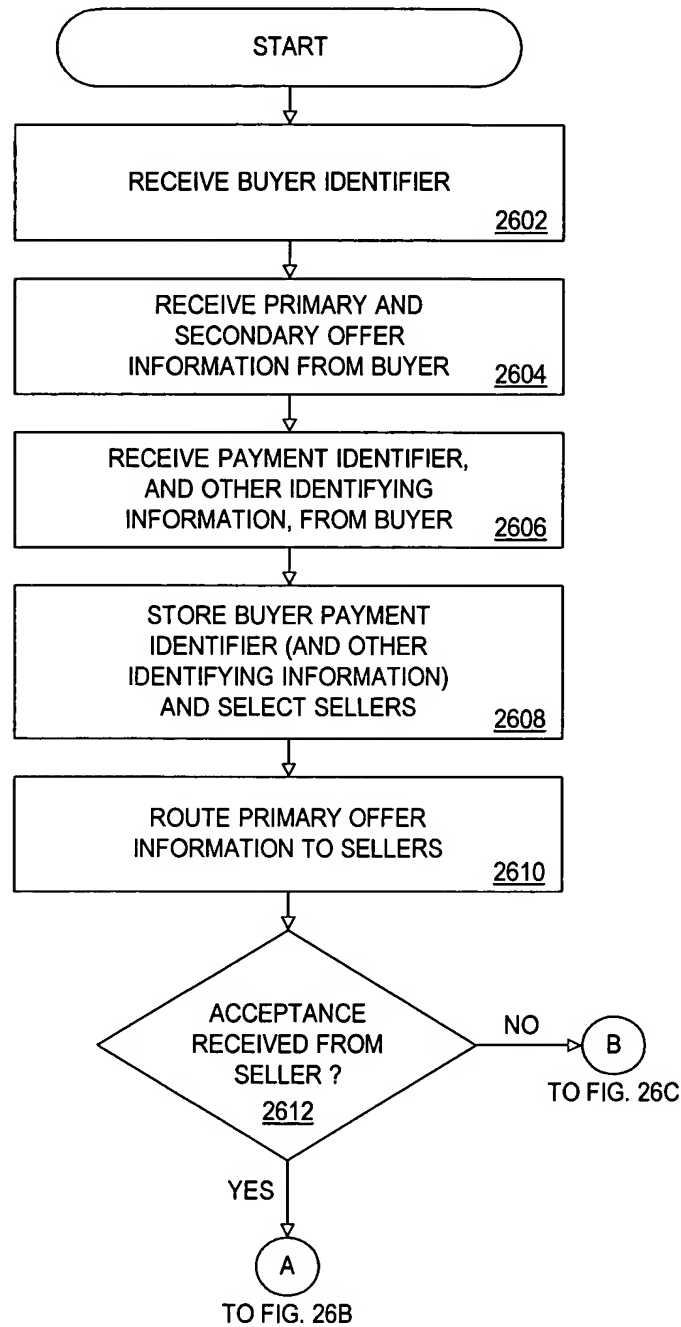


FIG. 26A

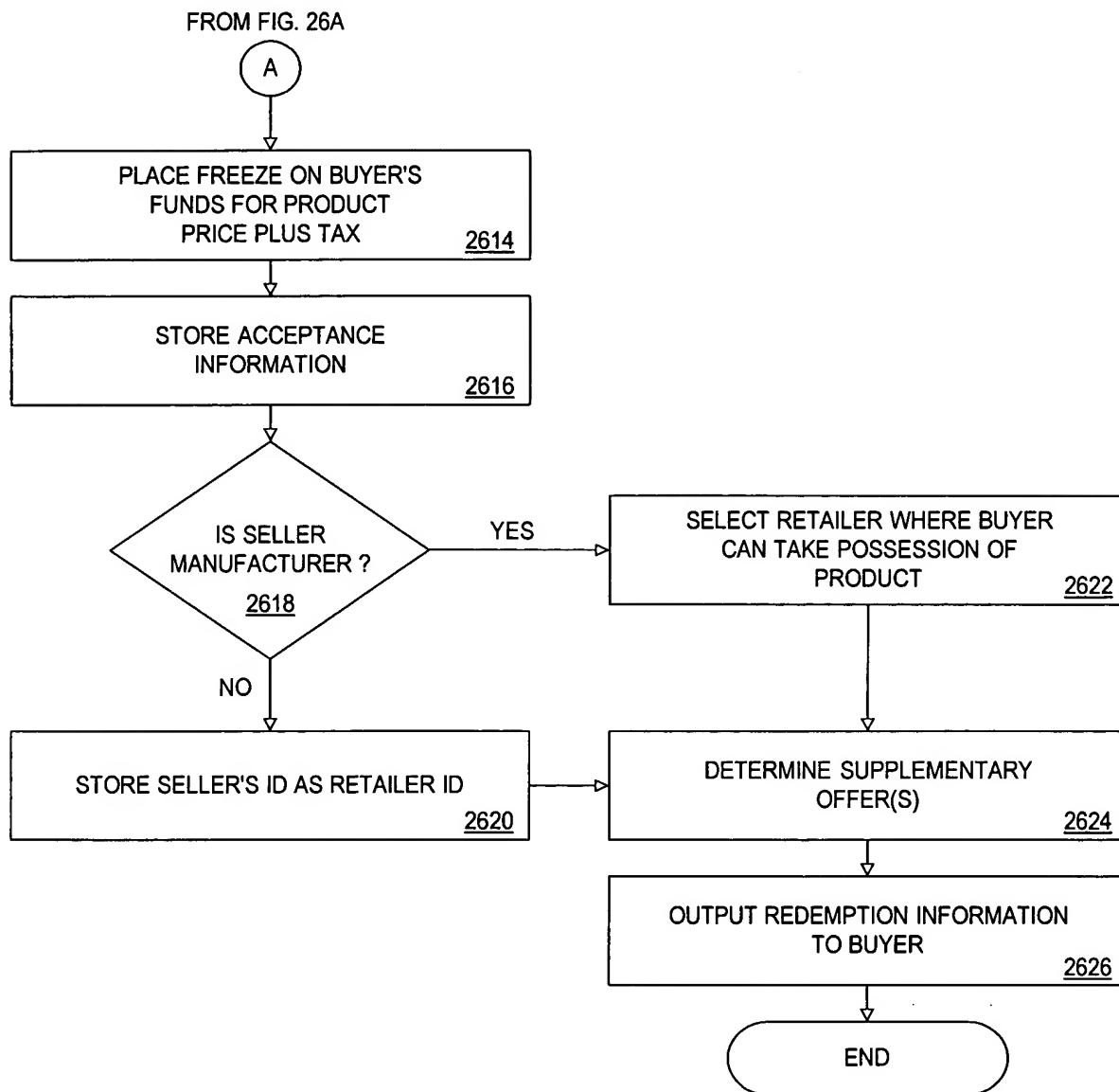


FIG. 26B

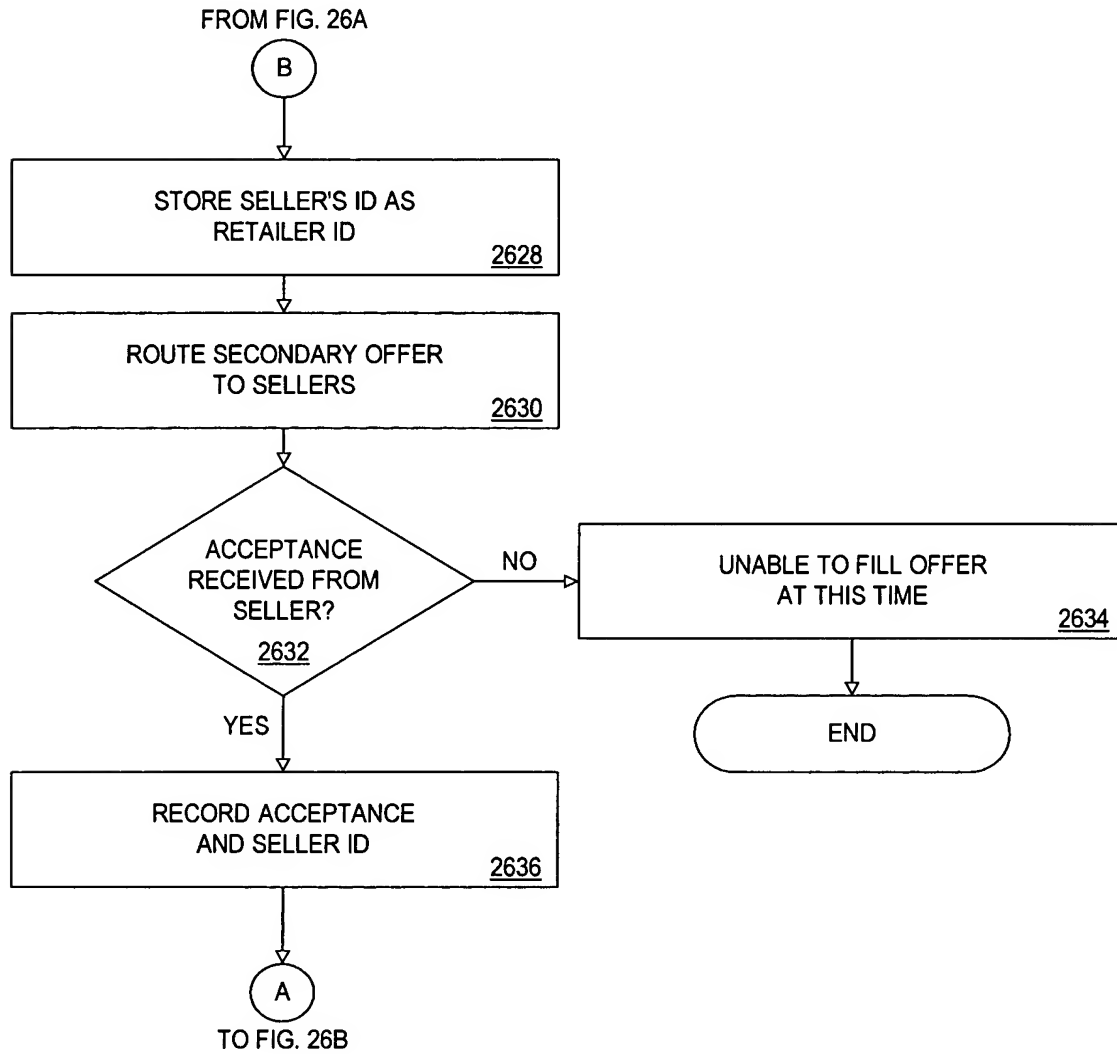


FIG. 26C

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

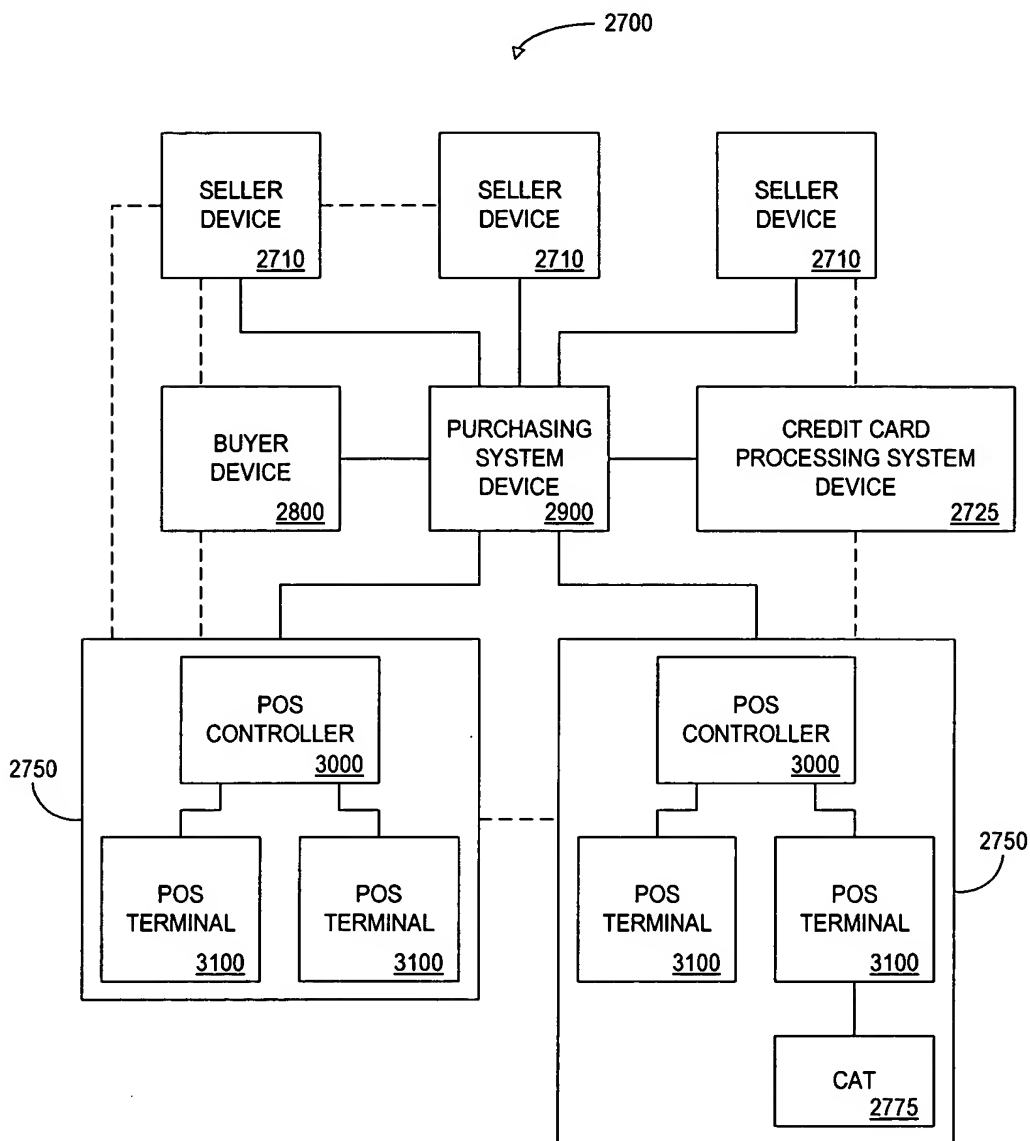


FIG. 27

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

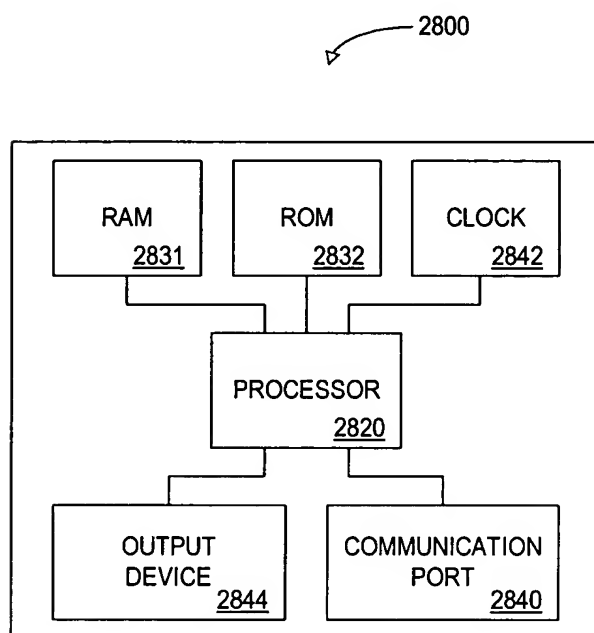


FIG. 28

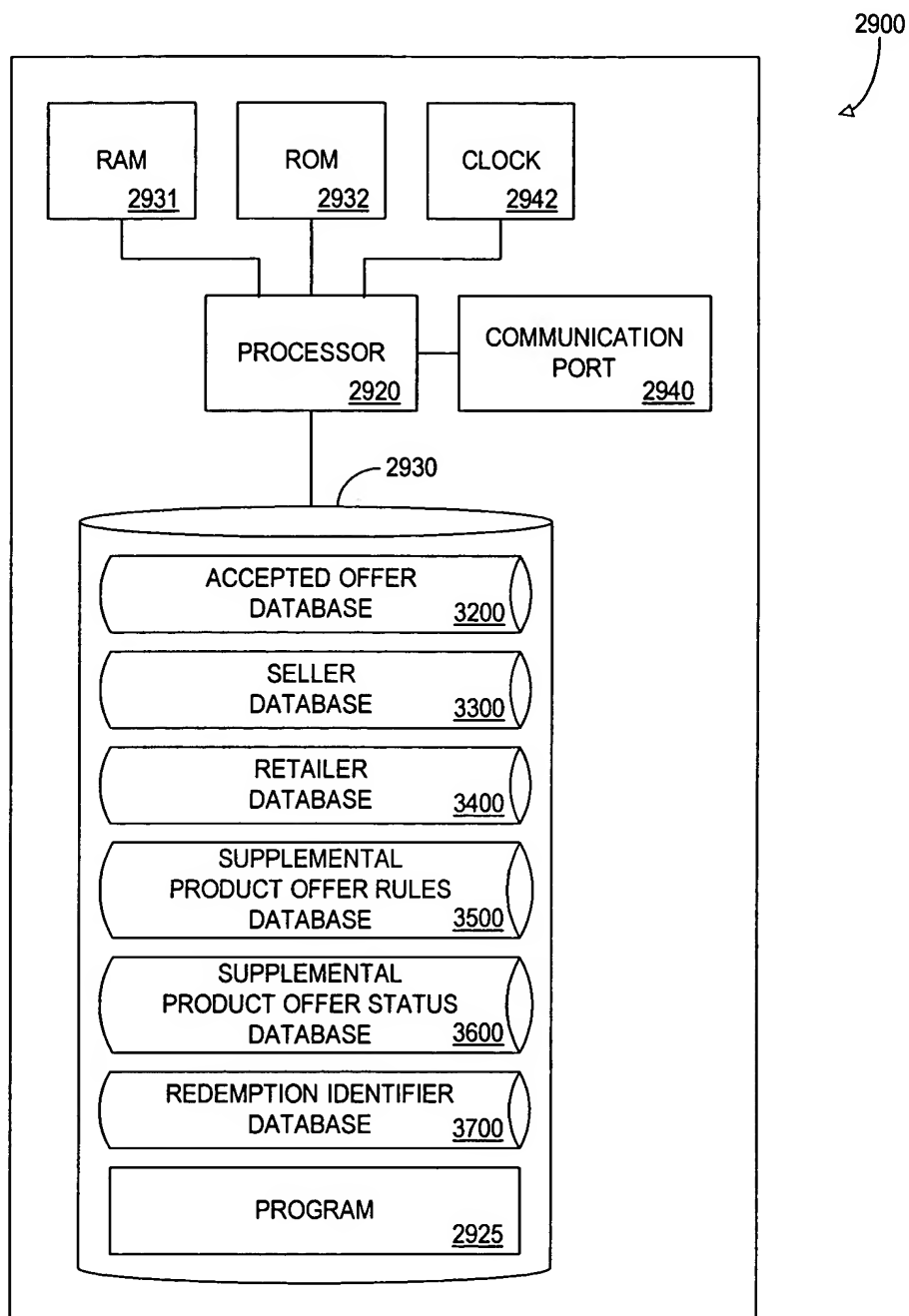


FIG. 29

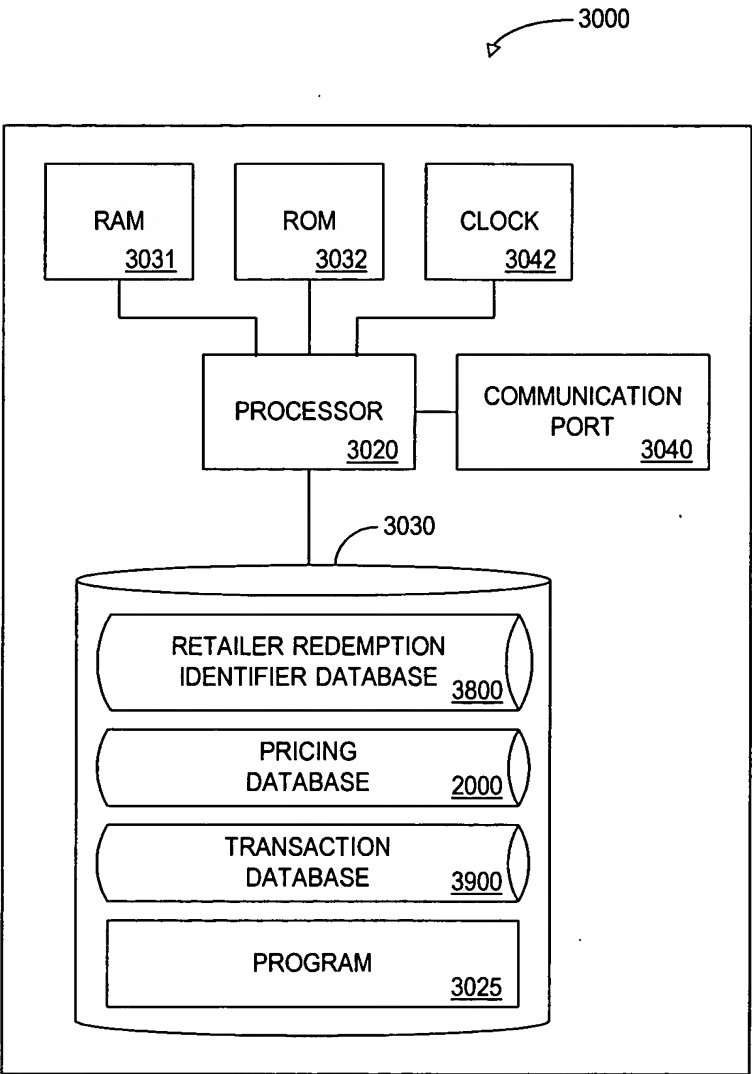


FIG. 30

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

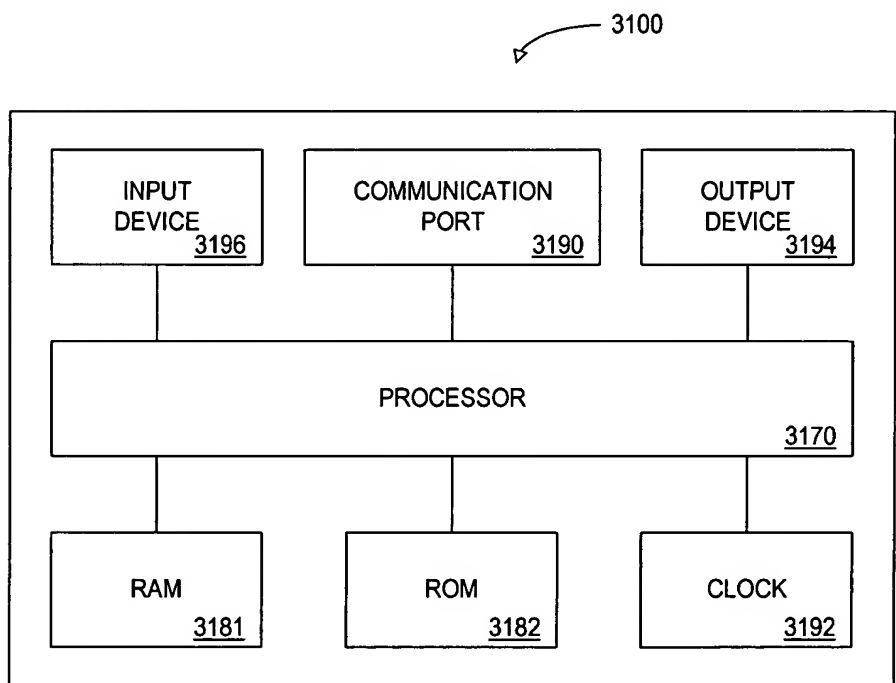


FIG. 31

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

3200
↘

OFFER IDENTIFIER 3202	SELLER IDENTIFIER 3204	PURCHASING SYSTEM PRICE 3206	PRODUCT IDENTIFIER 3208	PAYMENT PROTOCOL 3210	REDEMPTION IDENTIFIER 3212	REDEMPTION STATUS 3214	EXPIRATION DATE 3216	PENALTY AMOUNT 3218
1111-1111-1111-1111	123321	\$75.00	P018-97	FREEZE	5555-5555-5555-5555	REDEEMED	3/15/99	\$5.00
2222-2222-2222-2222	321123	\$100.00	P051-33	PAID AT REDEMPTION	6666-6666-6666-6666	NOT REDEEMED	3/15/99	\$5.00

FIG. 32A

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+

3200 (CONT.)

INITIAL AMOUNT	FINAL AMOUNT	AUTHORIZED RETAILERS	EXPECTED PRICE RANGE	REDEMPTION RETAILER
<u>3220</u>	<u>3222</u>	<u>3224</u>	<u>3226</u>	<u>3228</u>
\$79.87 (USED 6% TAX)	\$78.75 (ACTUAL 5% TAX)	R771-41; R993-03; R982-19	\$70 - \$90	R993-03
\$105.00	N/A	R679-99; R107-45; R091-10; R103-33	\$90 - \$120	TBD

FIG. 32B

+

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
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3300

SELLER IDENTIFIER 3302	SELLER COMMUNICATION ADDRESS 3304	ACCOUNT IDENTIFIER 3306
123321	SELLERA@SERVER.COM	33333333
321123	SELLERB@ISP.COM	44444444

FIG. 33

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

+

3400

RETAILER IDENTIFIER 3402	PHYSICAL LOCATION 3404	RETAILER COMMUNICATION ADDRESS 3406
92879	123 MAIN ST. TOWN, STATE, ZIP	STORE1@ SEARS.COM/POS1
98981	827 MAIN ST. TOWN, STATE, ZIP	KMART92@ KMART.COM/SALES

FIG. 34

+

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WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

+

3500


OFFERING PARTY IDENTIFIER 3502	SUPPLEMENTAL PRODUCT IDENTIFIER 3504	SUPPLEMENTAL PRODUCT OFFER IDENTIFIER 3506	SUPPLEMENTAL PRODUCT DISCOUNT 3508	SUPPLEMENTAL PRODUCT OFFER RULES 3510	SUPPLEMENTAL PRODUCT OFFER CONTENT 3512	OFFER EXPIRATION DATE 3514
92897	P018-97	019	25% OFF VCR MODEL X	MUST PURCHASE PRODUCT UPC 01937584	"REDEEM YOUR SONI TELEVISION AT SEARS AND GET 25% OFF VCR MODEL X!"	4/1/2000
123321	P051-33	020	10% OFF ANY SELLER A PRODUCT	AT LEAST 20% PROFIT MARGIN ON BASE TRANSACTION	"GET 10% OFF ANY SELLER A PRODUCT WHEN YOU REDEEM YOUR PRODUCT!"	12/1/1999

FIG. 35

+

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

3600



SUPPLEMENTAL PRODUCT OFFER IDENTIFIER 3602	REDEMPTION IDENTIFIER 3604	STATUS 3606
019	877175671	REDEEMED

FIG. 36

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

3700

REDEMPTION IDENTIFIER 3702	RETAILER IDENTIFIER 3704	EXPECTED RETAILER AMOUNT 3706	STATUS 3708
877175671	R771-41	\$500	PENDING
1234123412341234	R679-99	\$95	REDEEMED
1111222233334444	R771-41	\$100	N/A

FIG. 37

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

3800

REDEMPTION IDENTIFIER 3802	STATUS 3804	PRODUCT IDENTIFIER 3806	DATES VALID RANGE 3808
1111-2222-3333-4444	REDEEMED	P304-44	1/15/03 - 7/15/03
1111-3333-4444-5555	PENDING	P089-55	1/15/03 - 7/15/03
1111-4444-5555-6666	CANCELED	P999-99	1/16/03 - 7/16/03

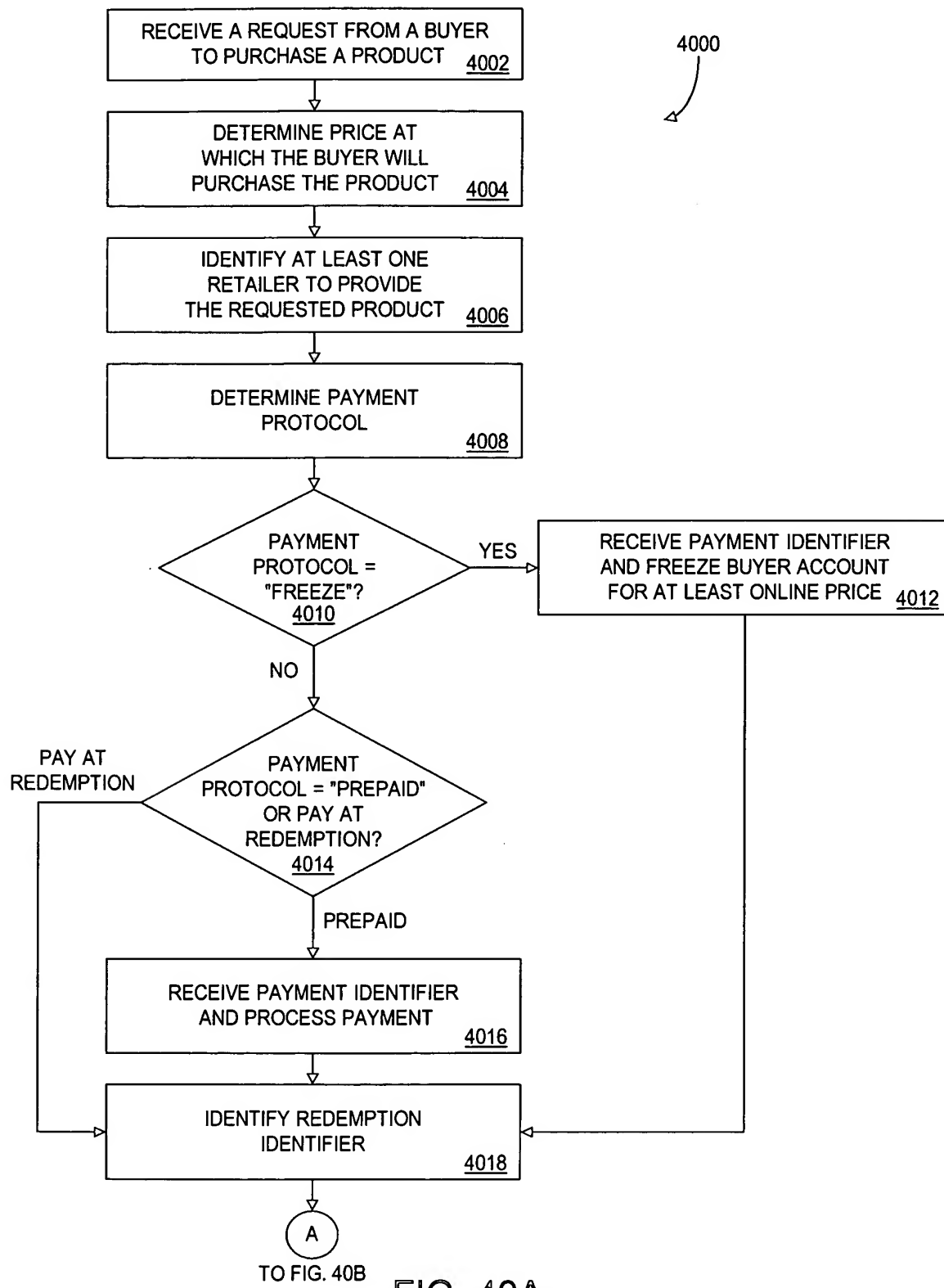
FIG. 38

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

3900

TRANSACTION IDENTIFIER 3902	TIME 3904	PRODUCT IDENTIFIER(S) 3906	PAYMENT METHOD 3908	PAYMENT STATUS 3910
T100-0391	3/17/99 1:57 PM	P107-99; P333-77	REDEMPTION IDENTIFIER	COMPLETE
T107-2517	3/17/99 2:12 PM	P999-22	CASH	COMPLETE

FIG. 39



WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

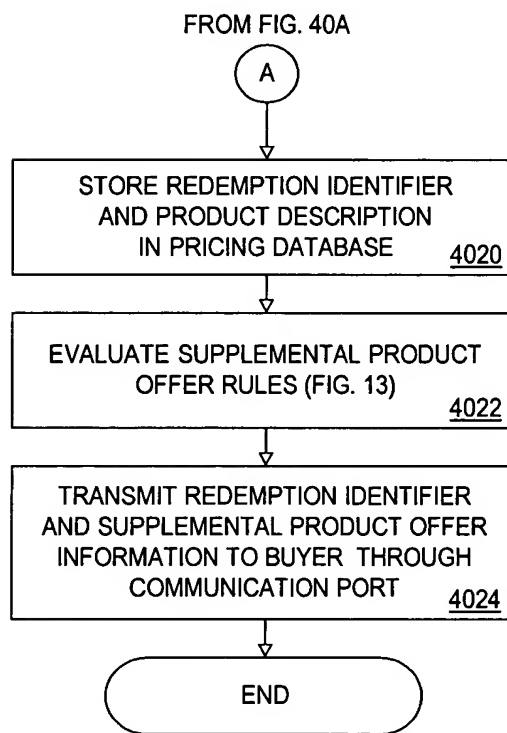


FIG. 40B

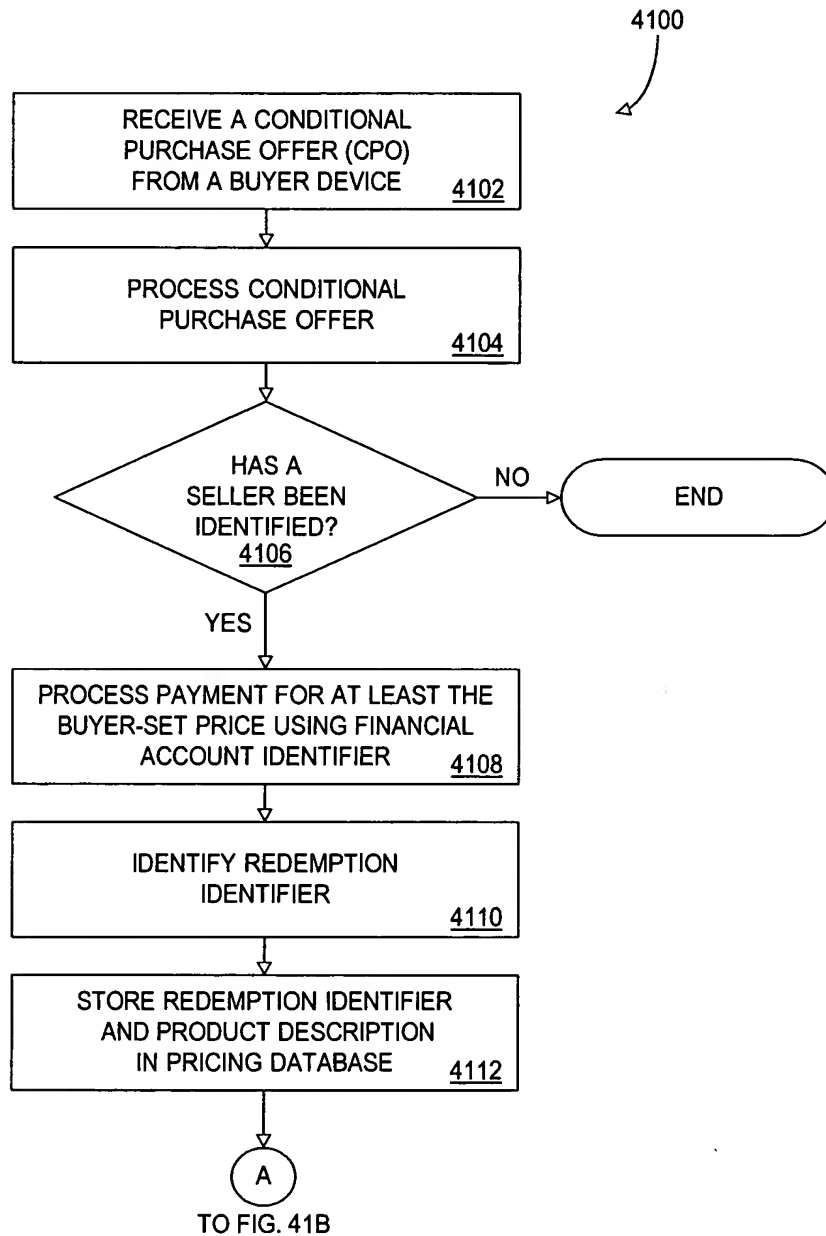


FIG. 41A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

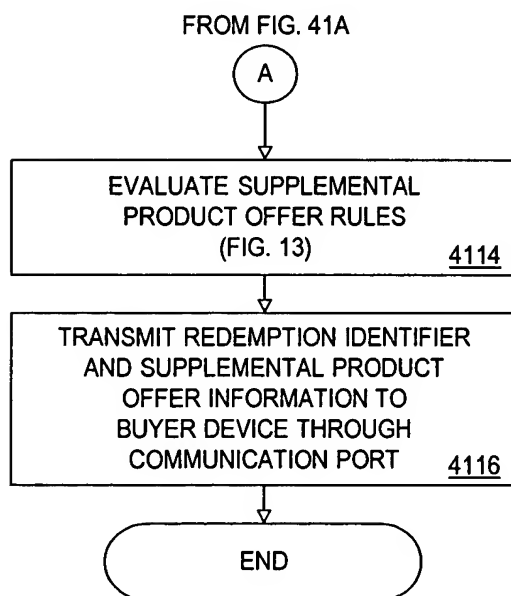


FIG. 41B

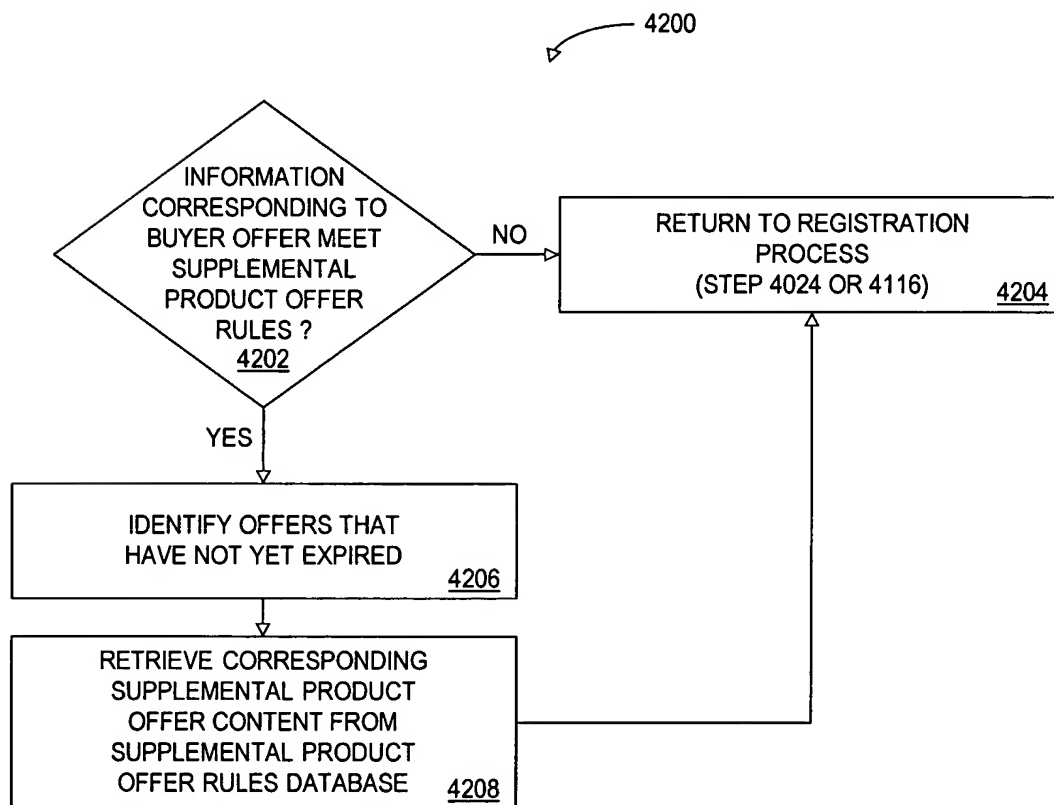


FIG. 42

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

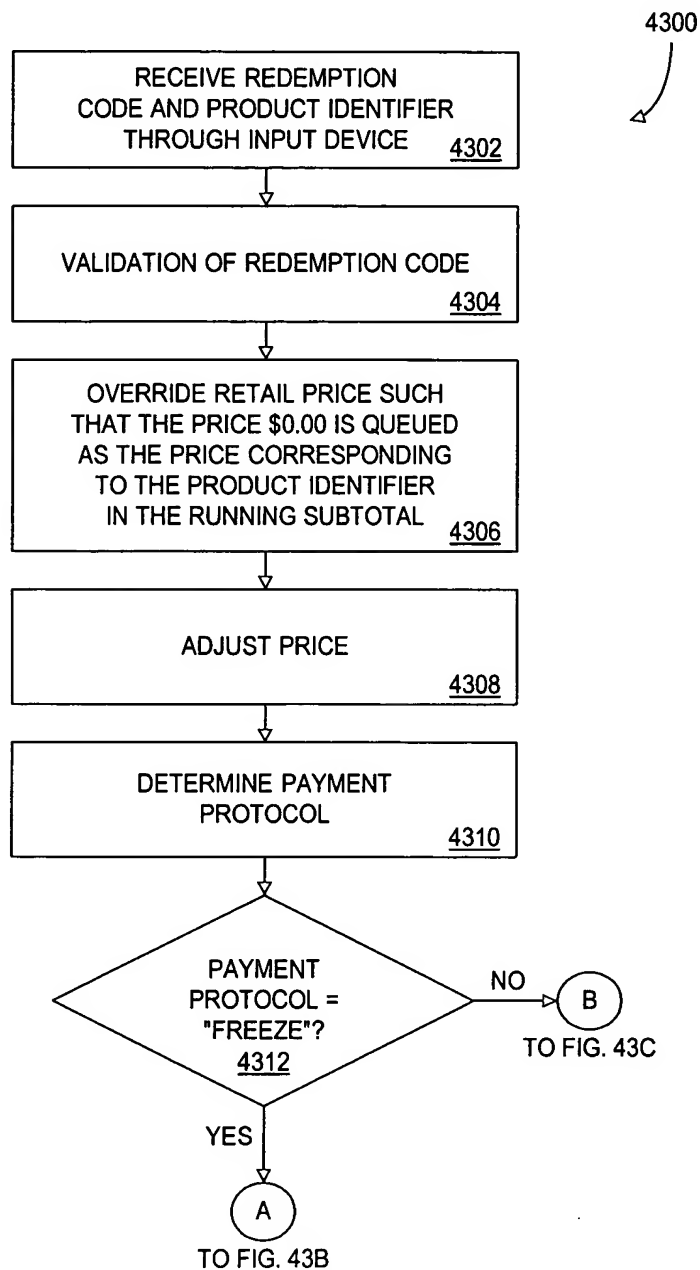


FIG. 43A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

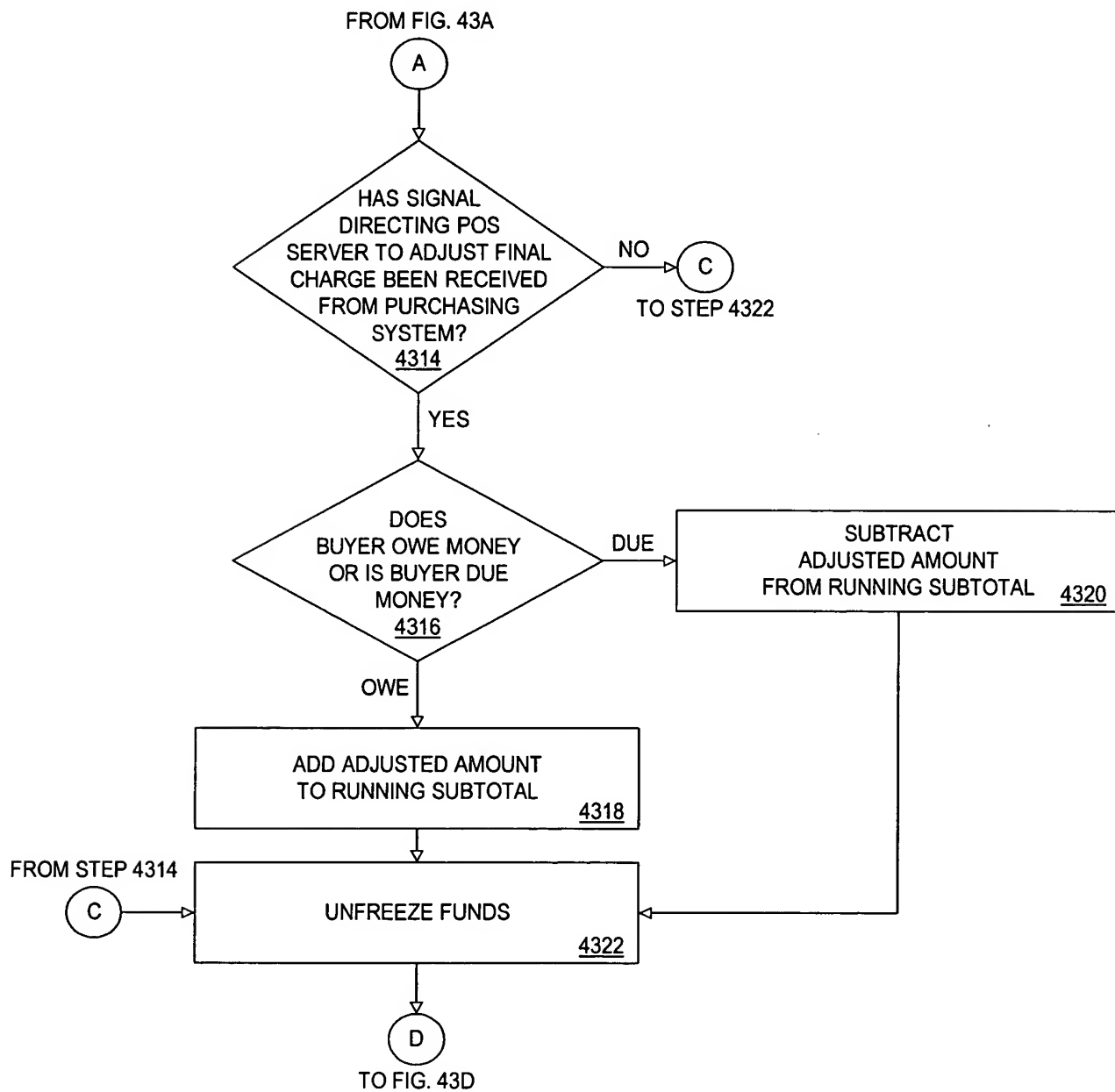


FIG. 43B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

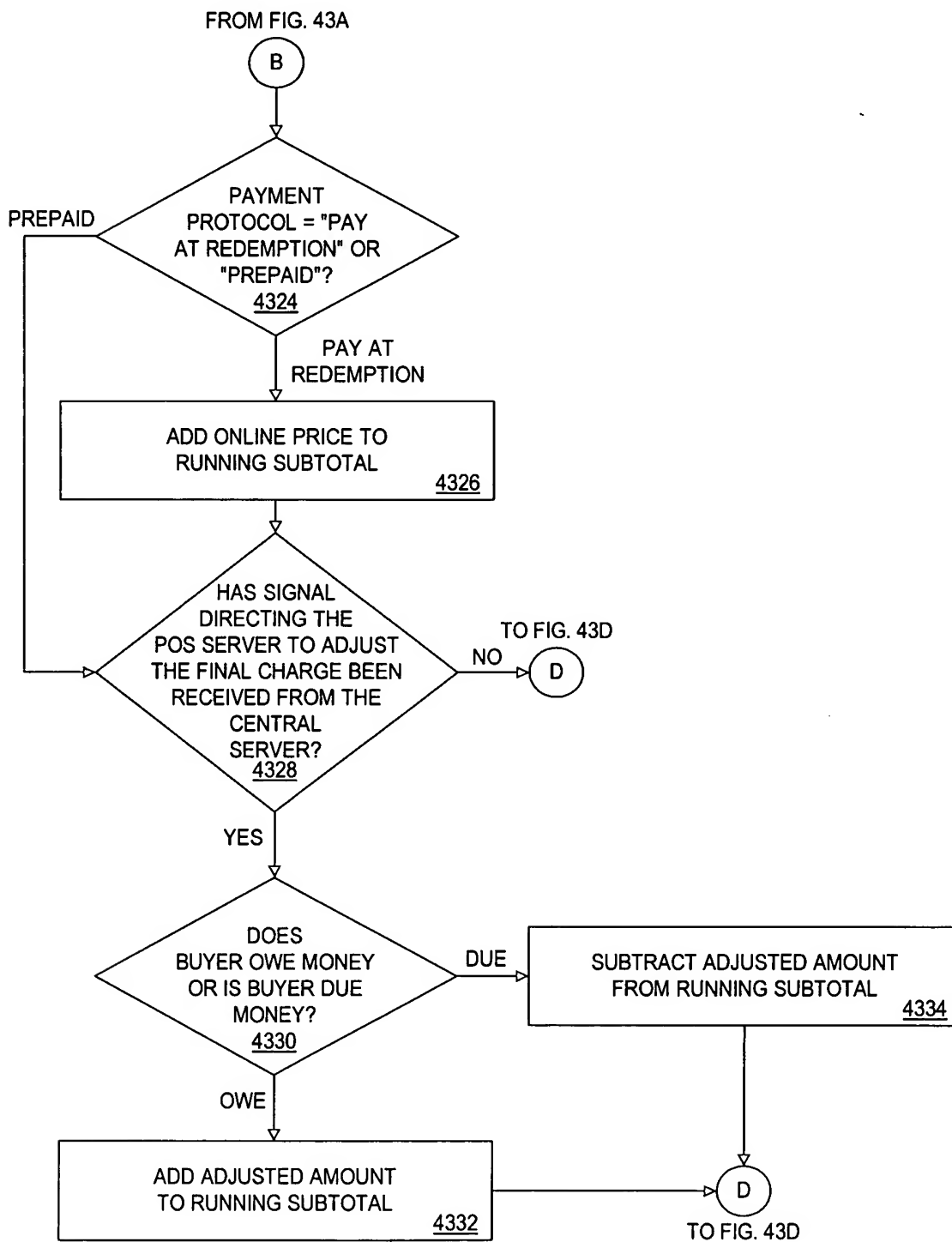


FIG. 43C

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

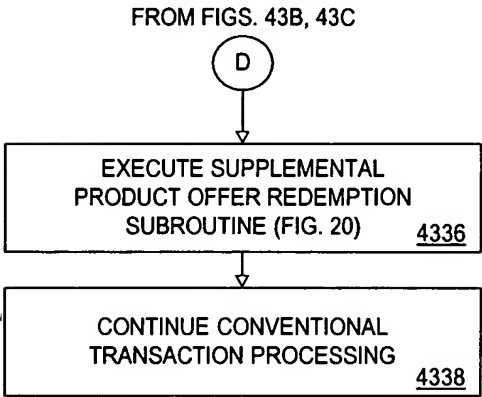


FIG. 43D

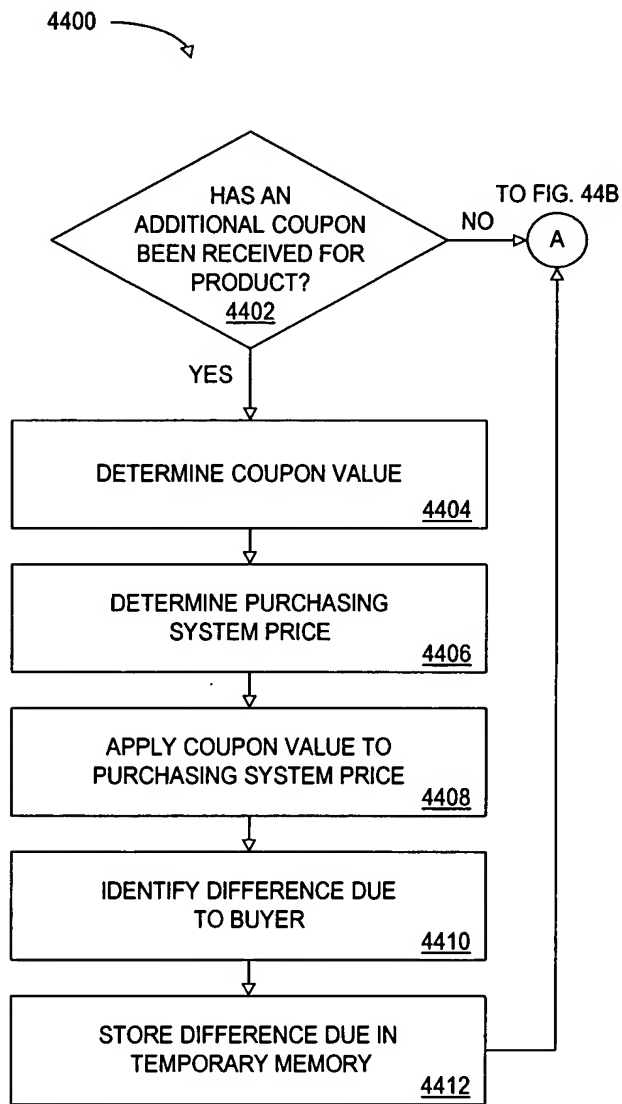


FIG. 44A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

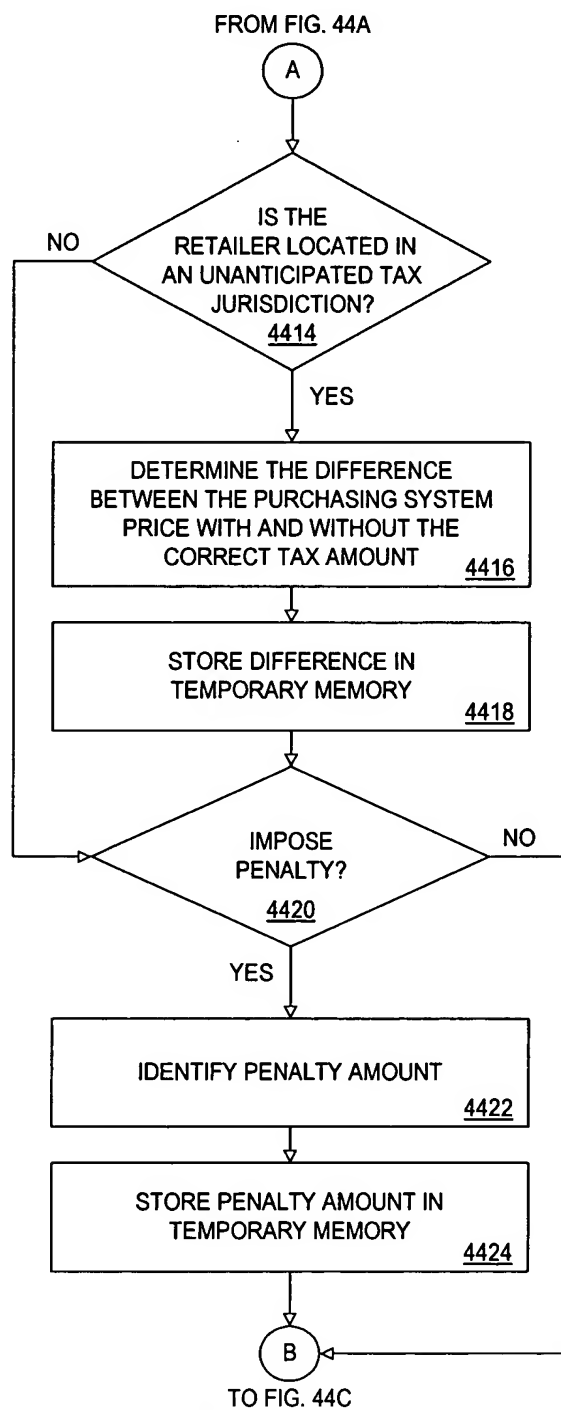


FIG. 44B

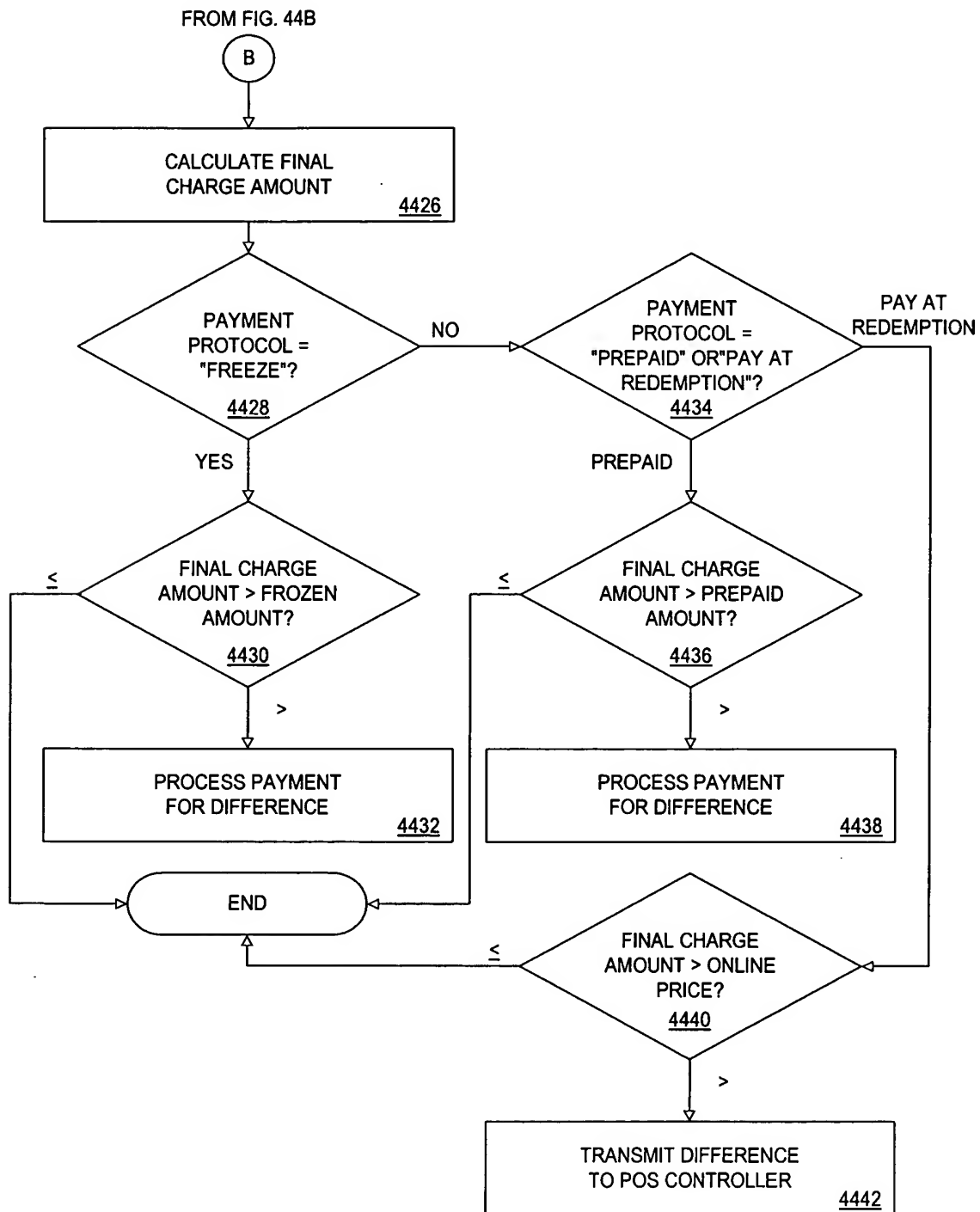


FIG. 44C

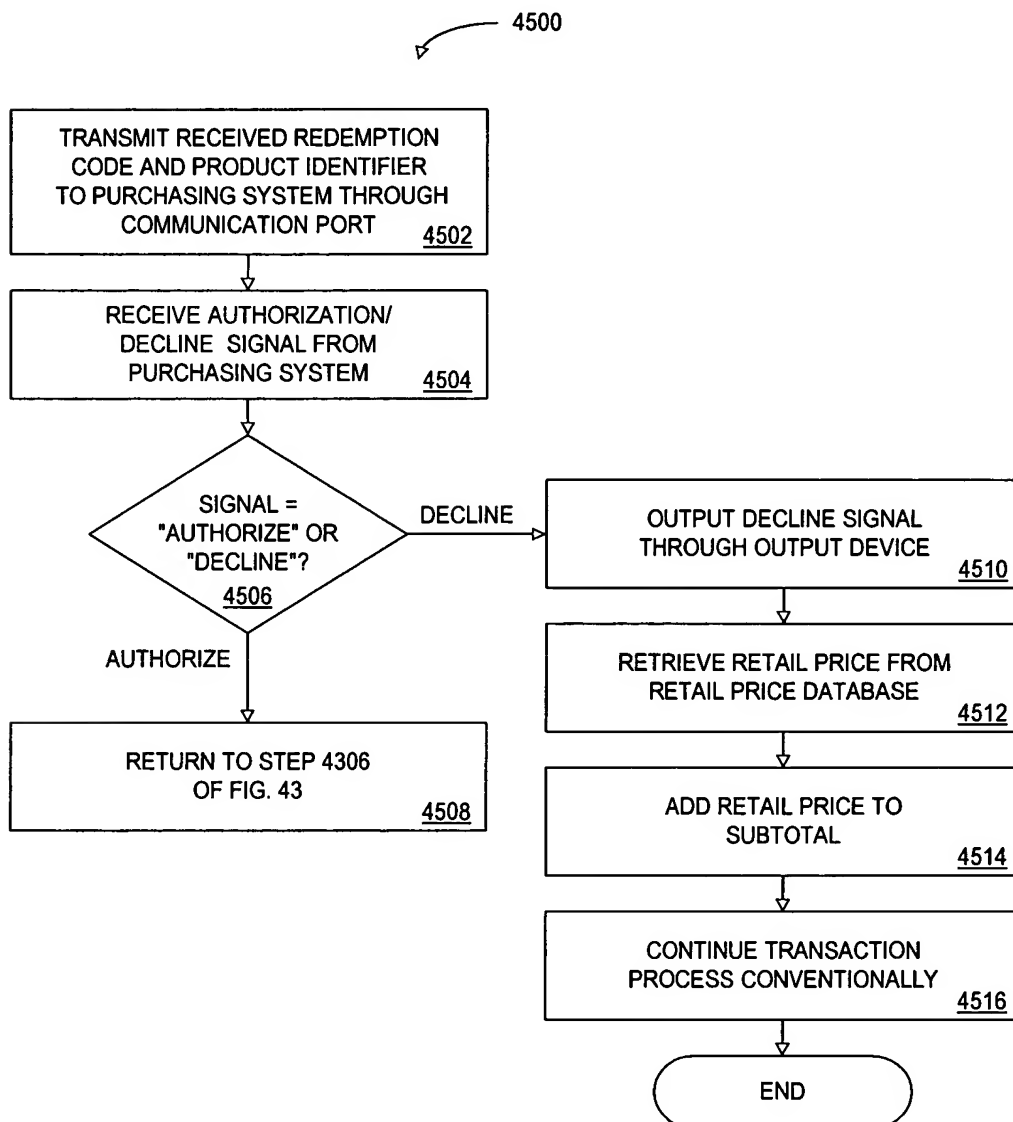


FIG. 45

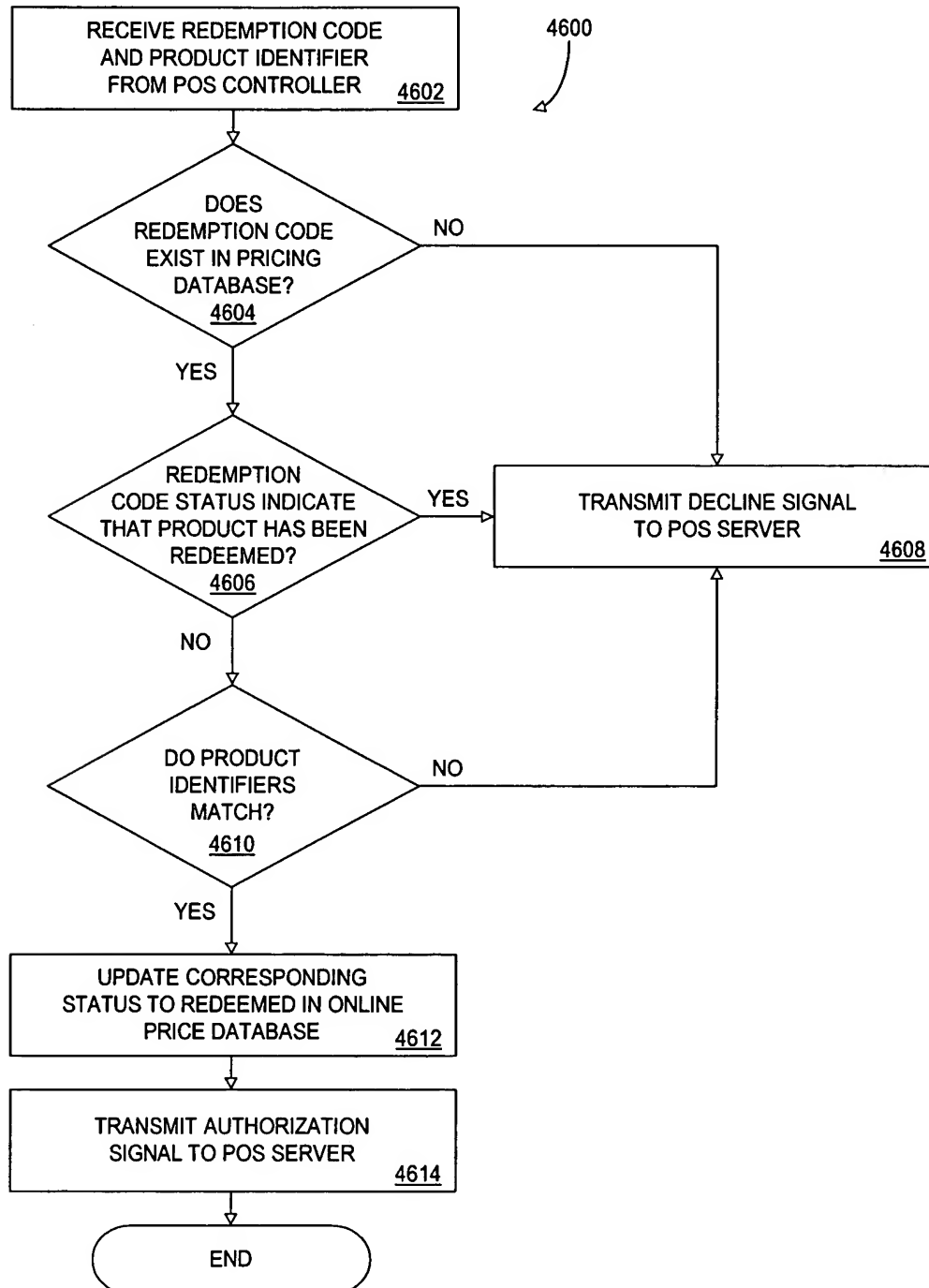


FIG. 46

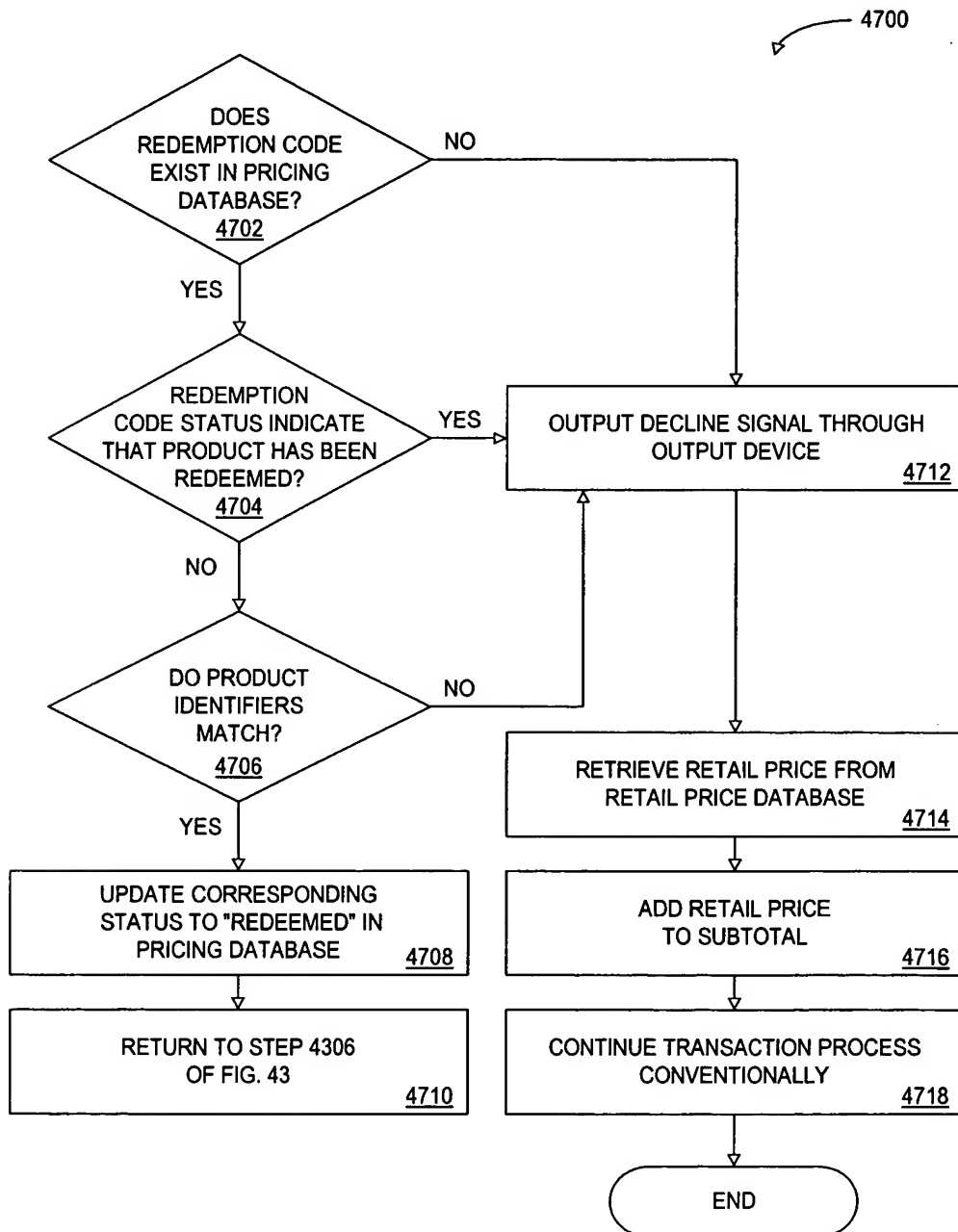


FIG. 47

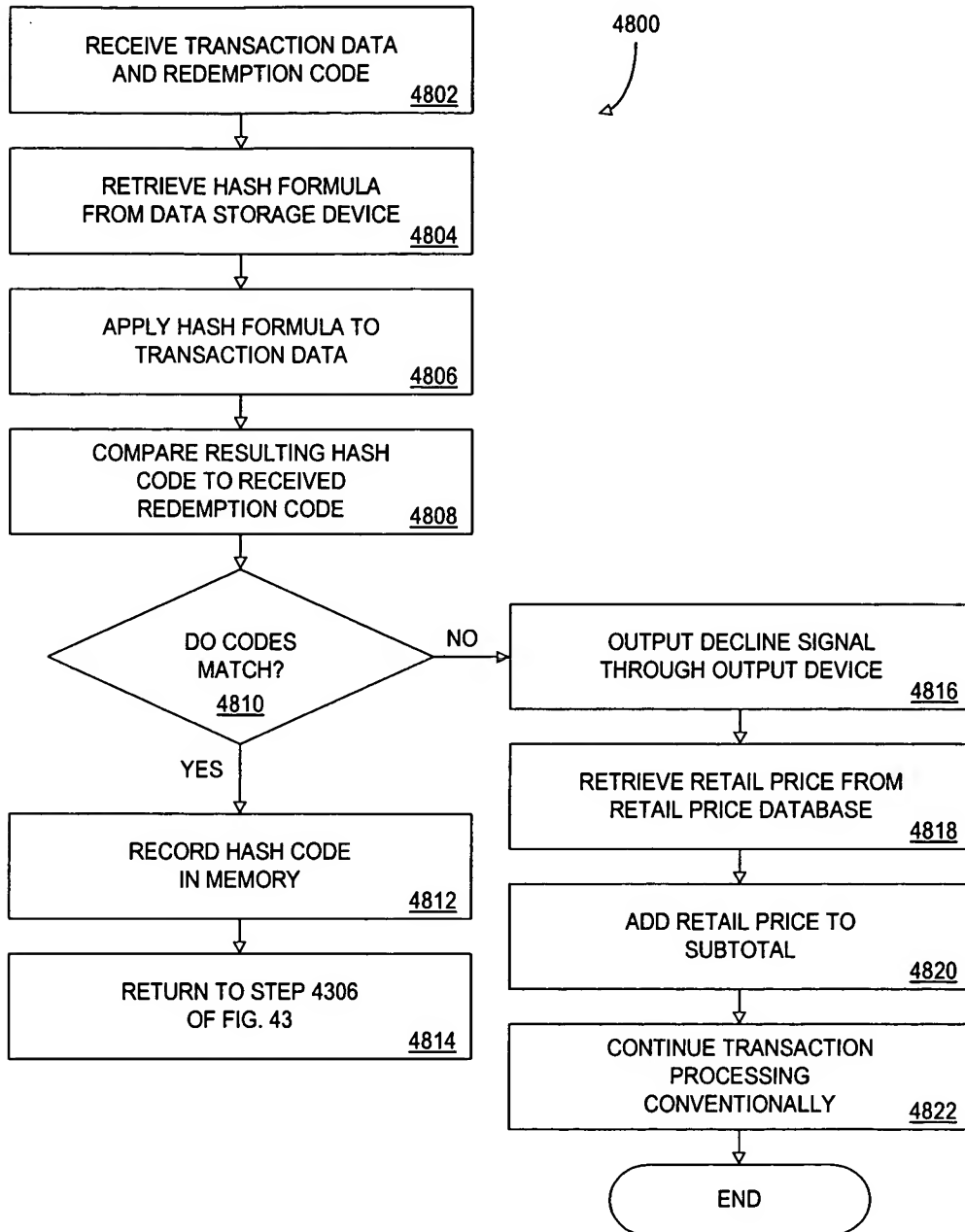


FIG. 48

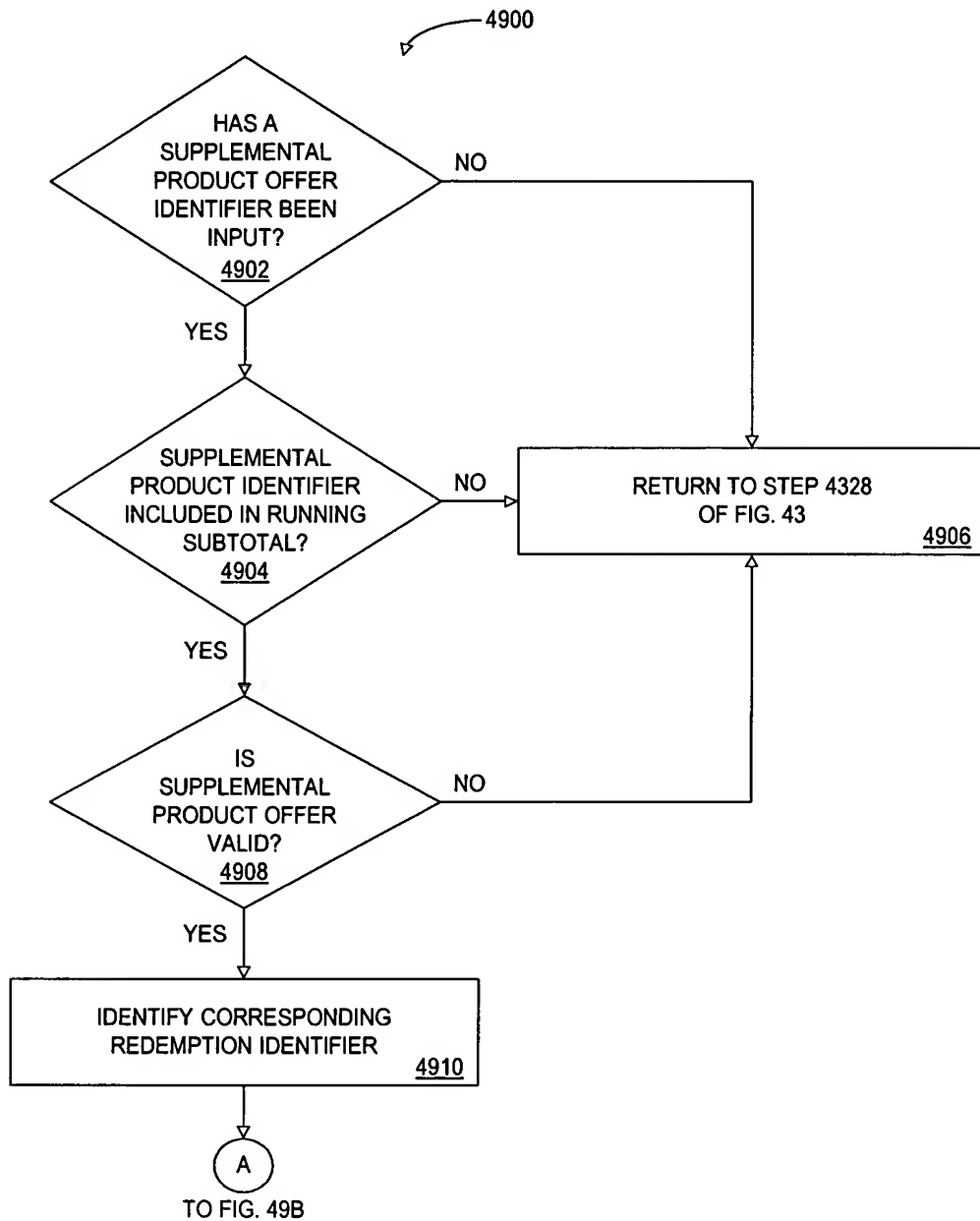


FIG. 49A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

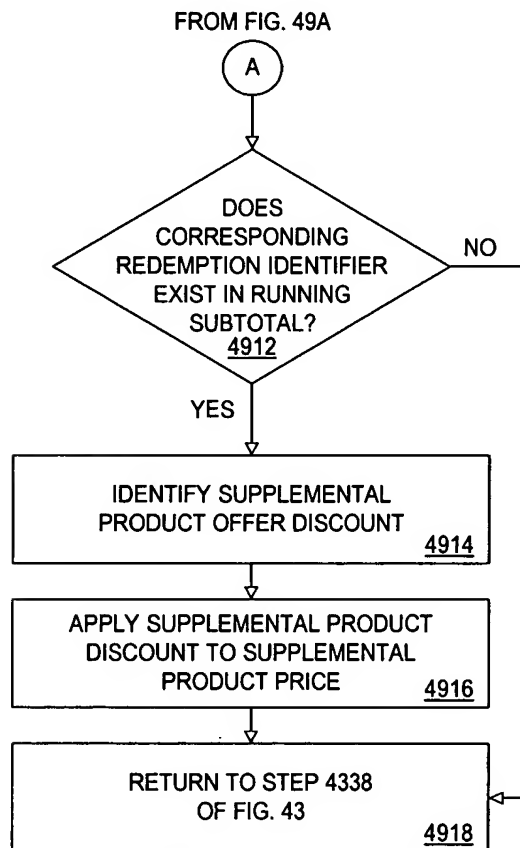


FIG. 49B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

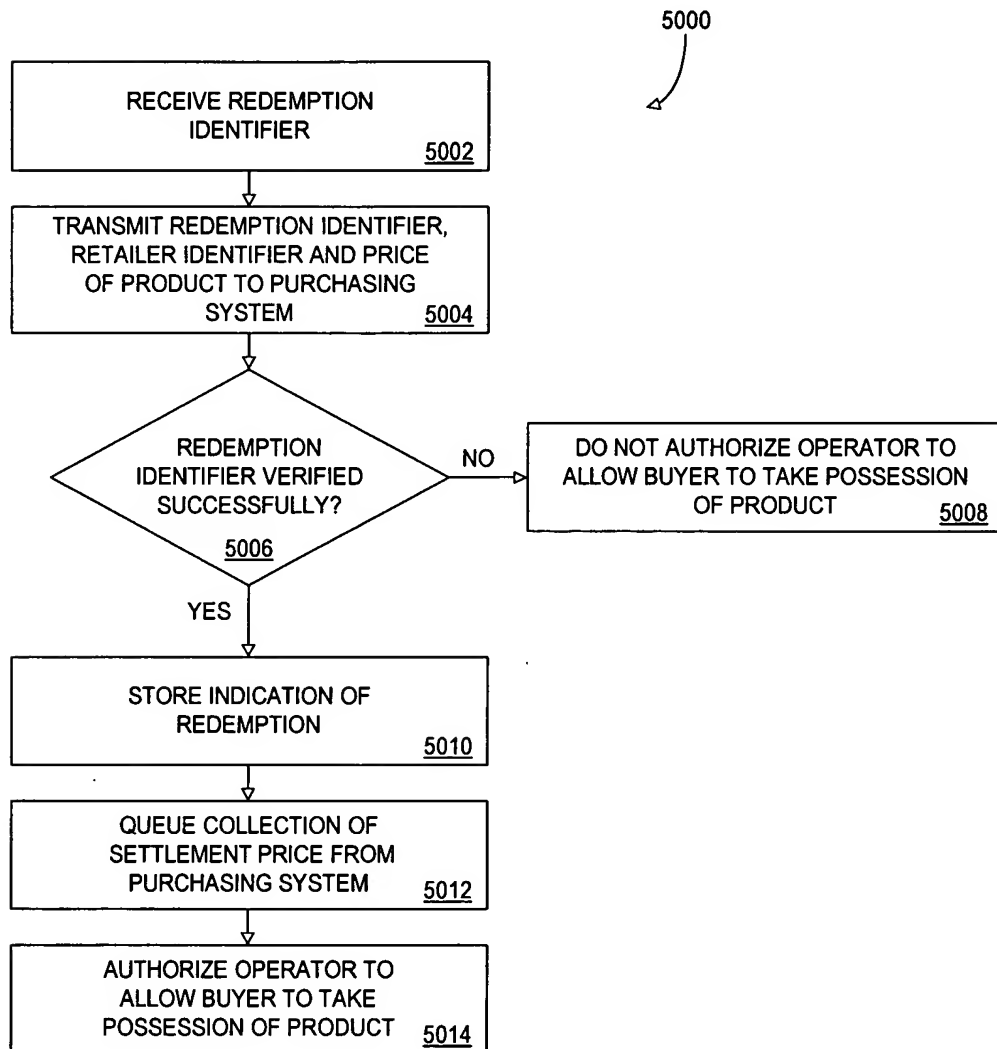


FIG. 50

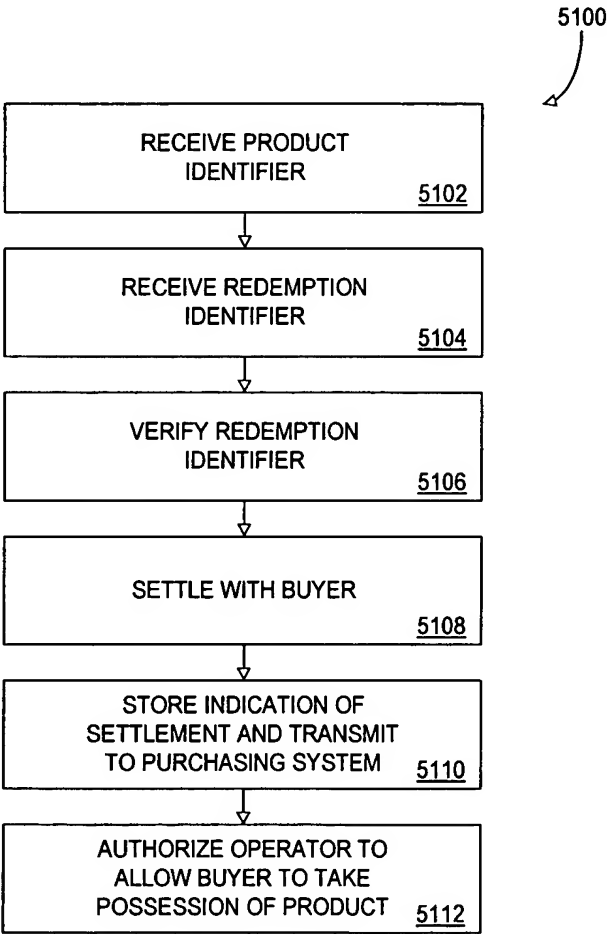
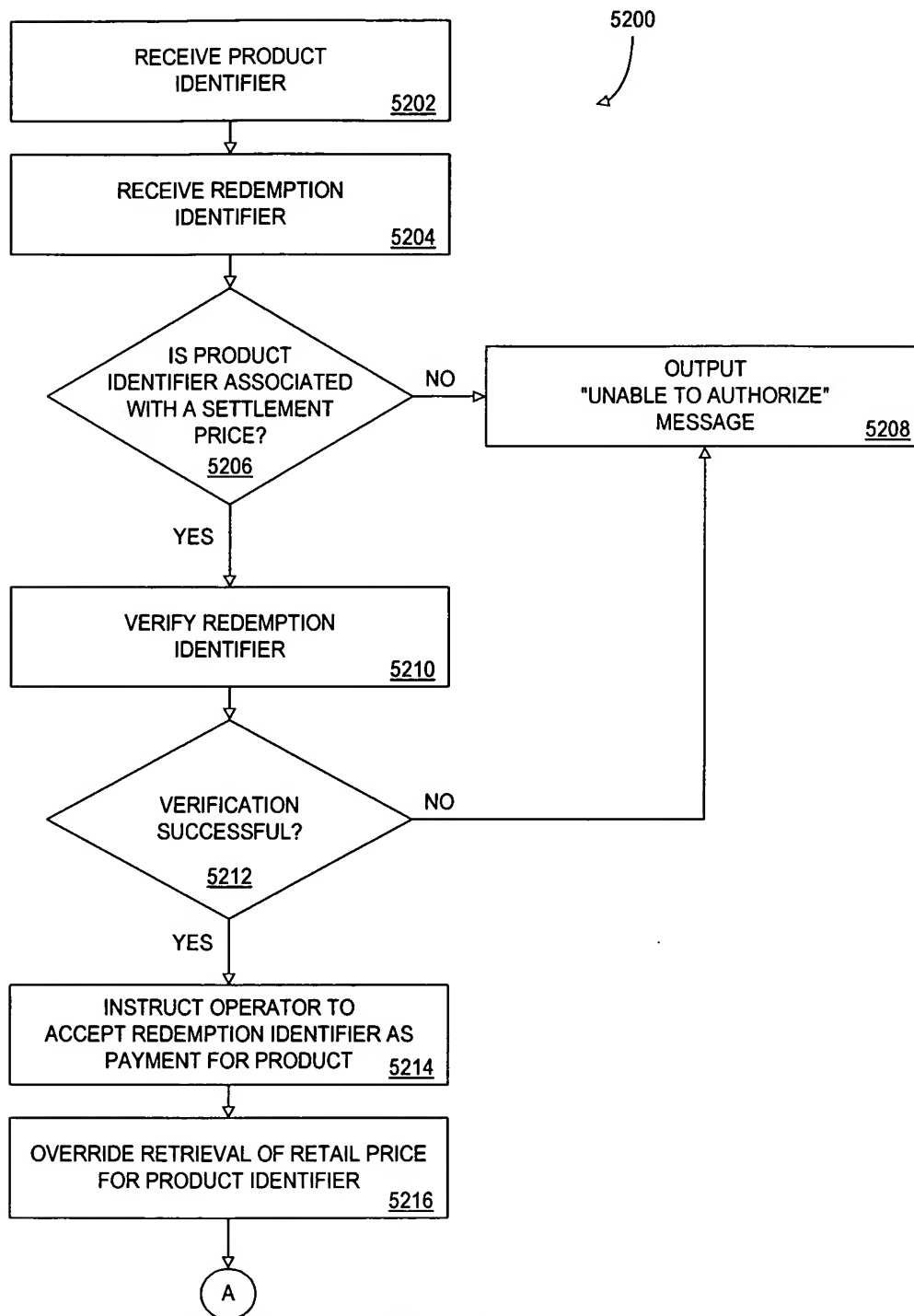


FIG. 51



TO FIG. 52B

FIG. 52A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

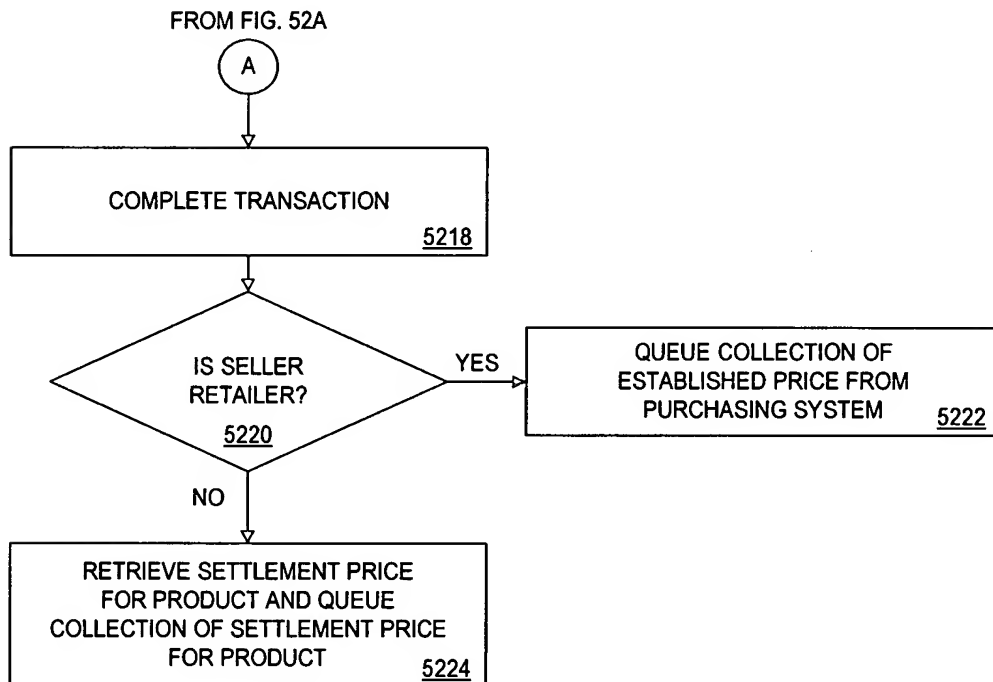


FIG. 52B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

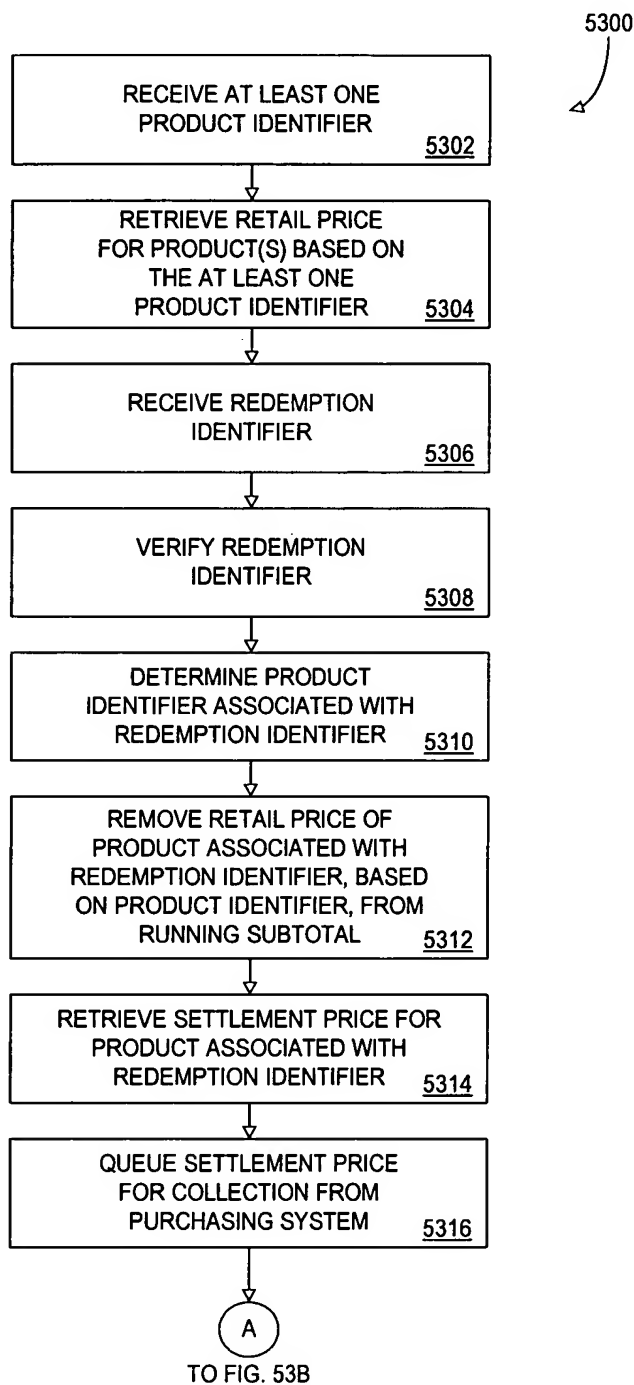


FIG. 53A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

FROM FIG. 53A

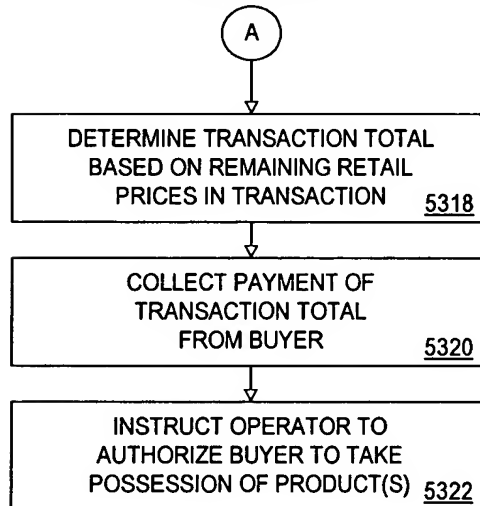


FIG. 53B

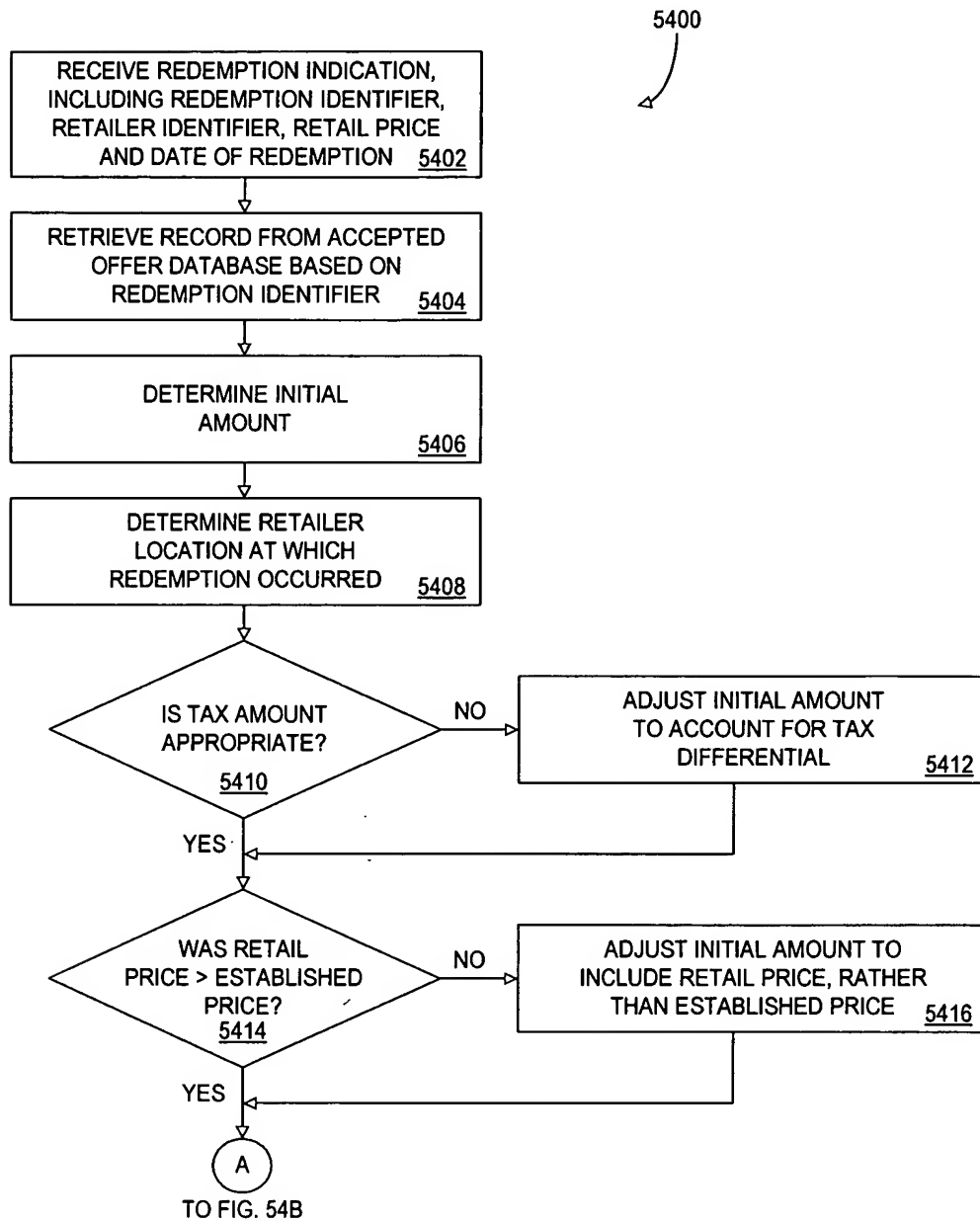


FIG. 54A

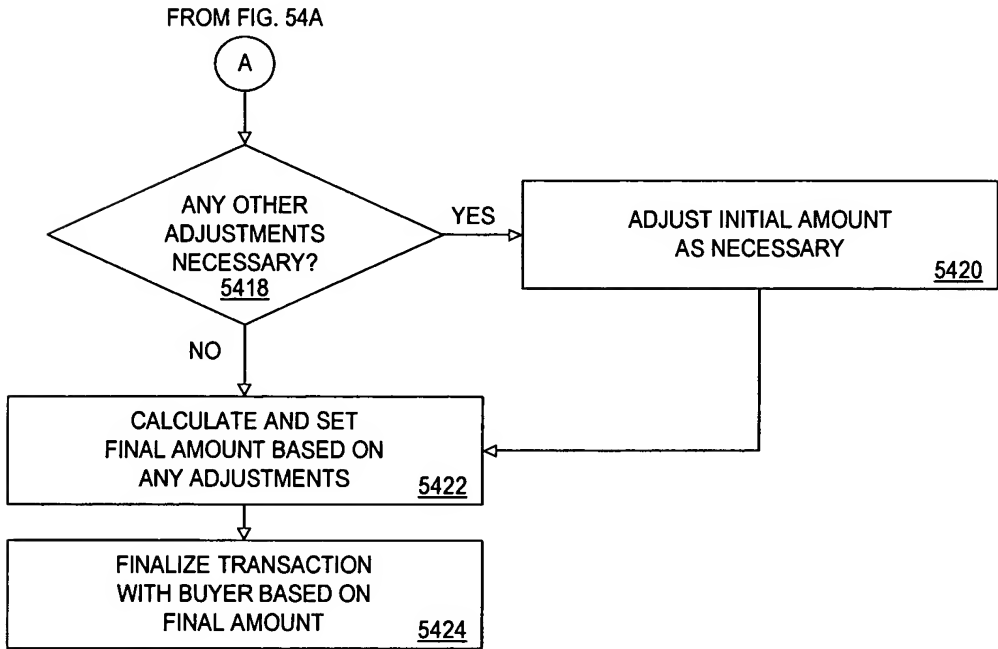


FIG. 54B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

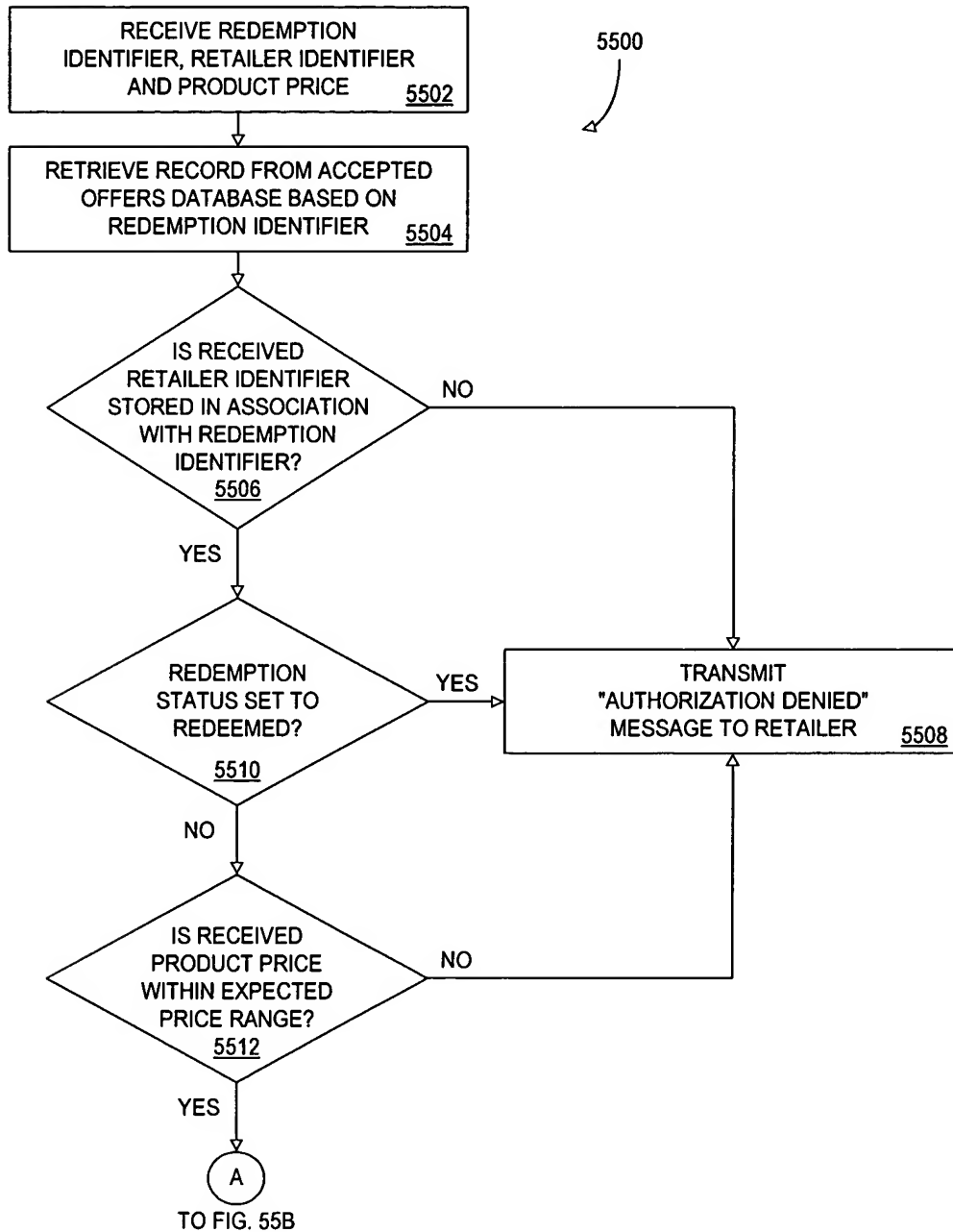


FIG. 55A

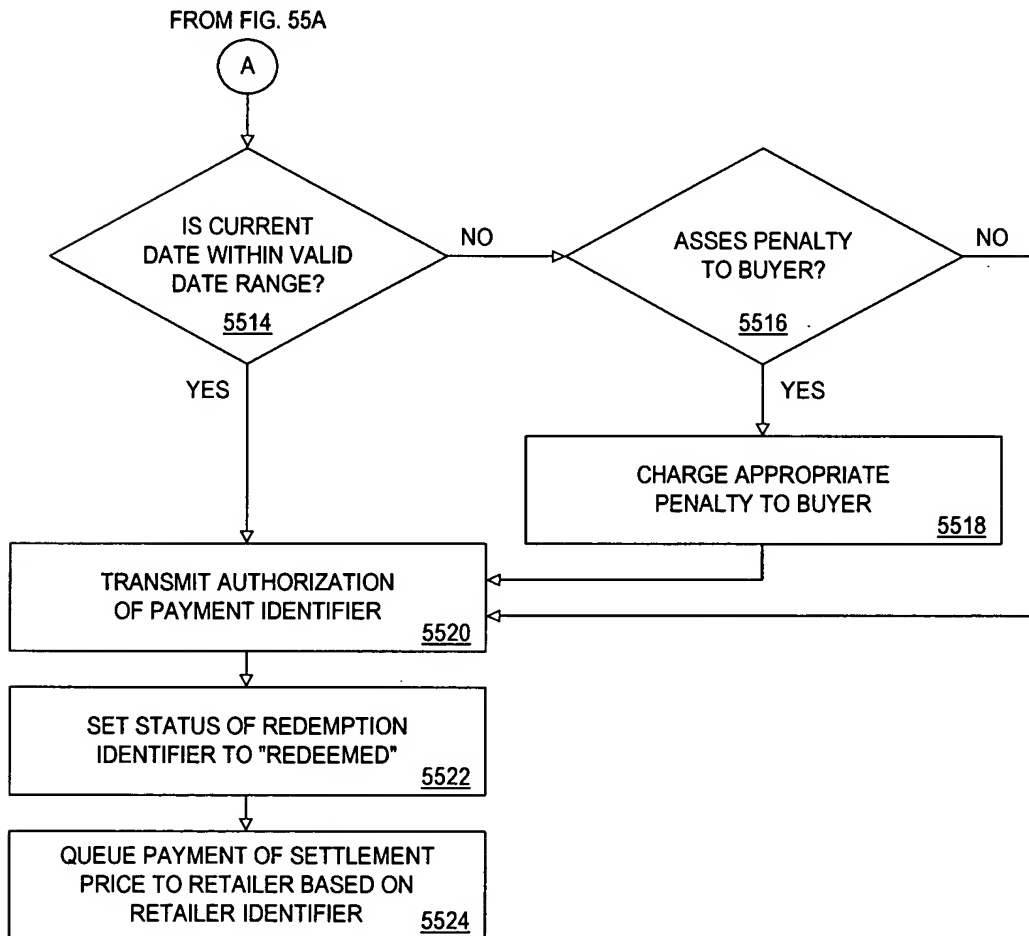


FIG. 55B

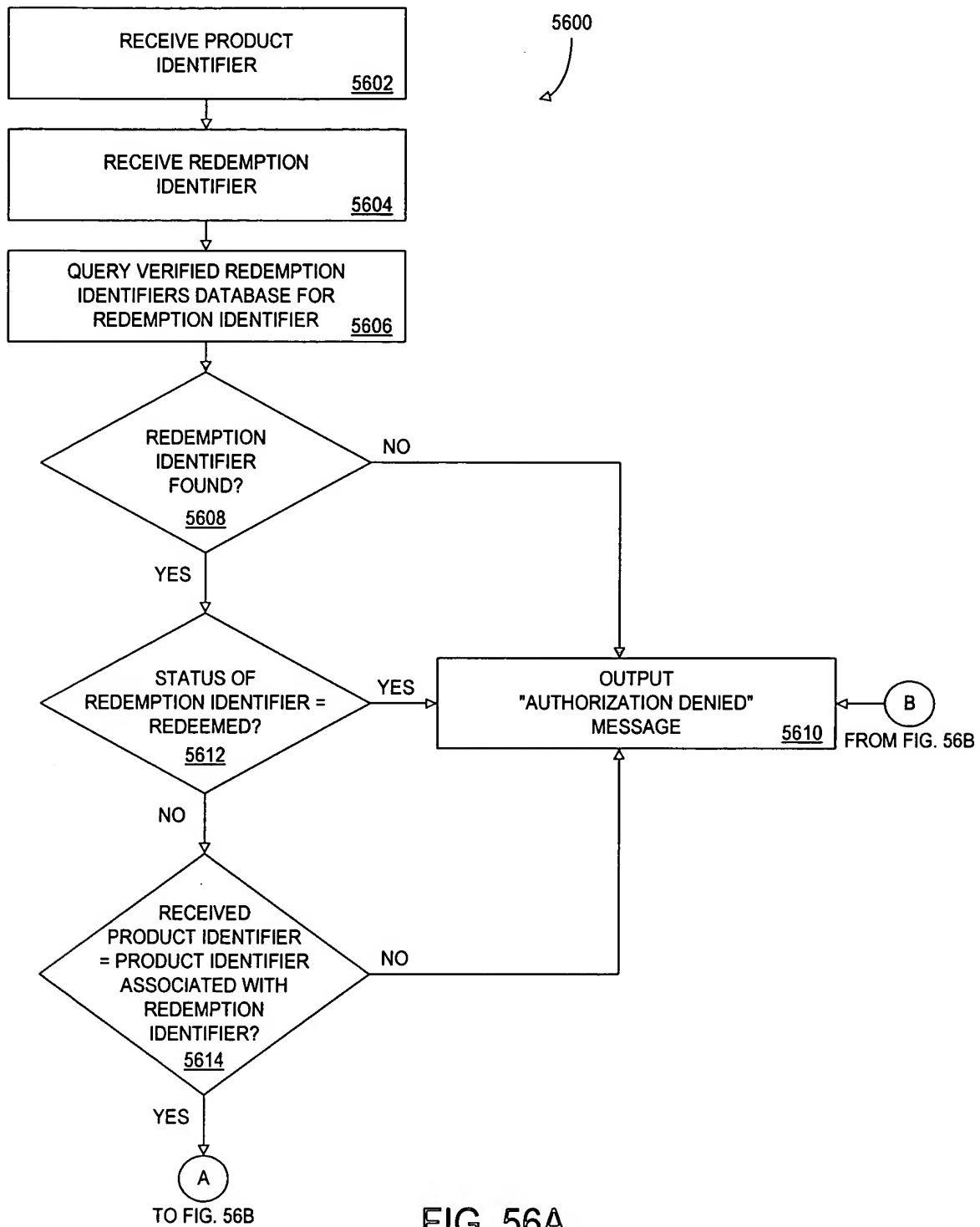


FIG. 56A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

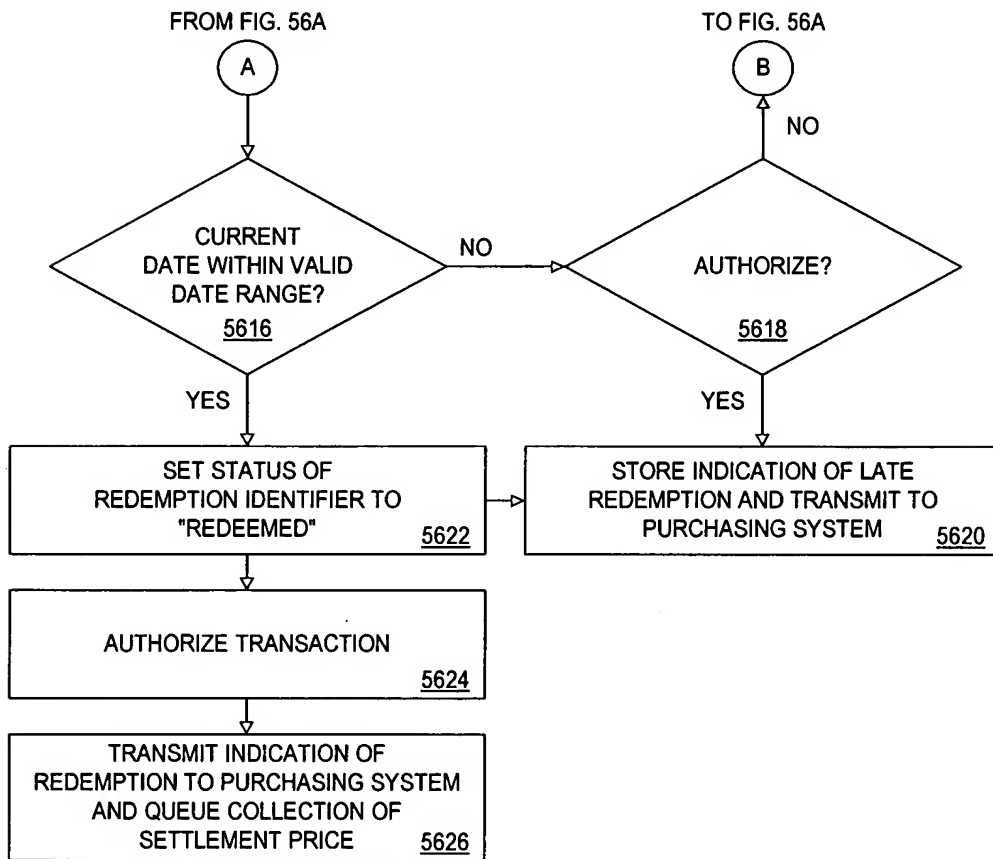


FIG. 56B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

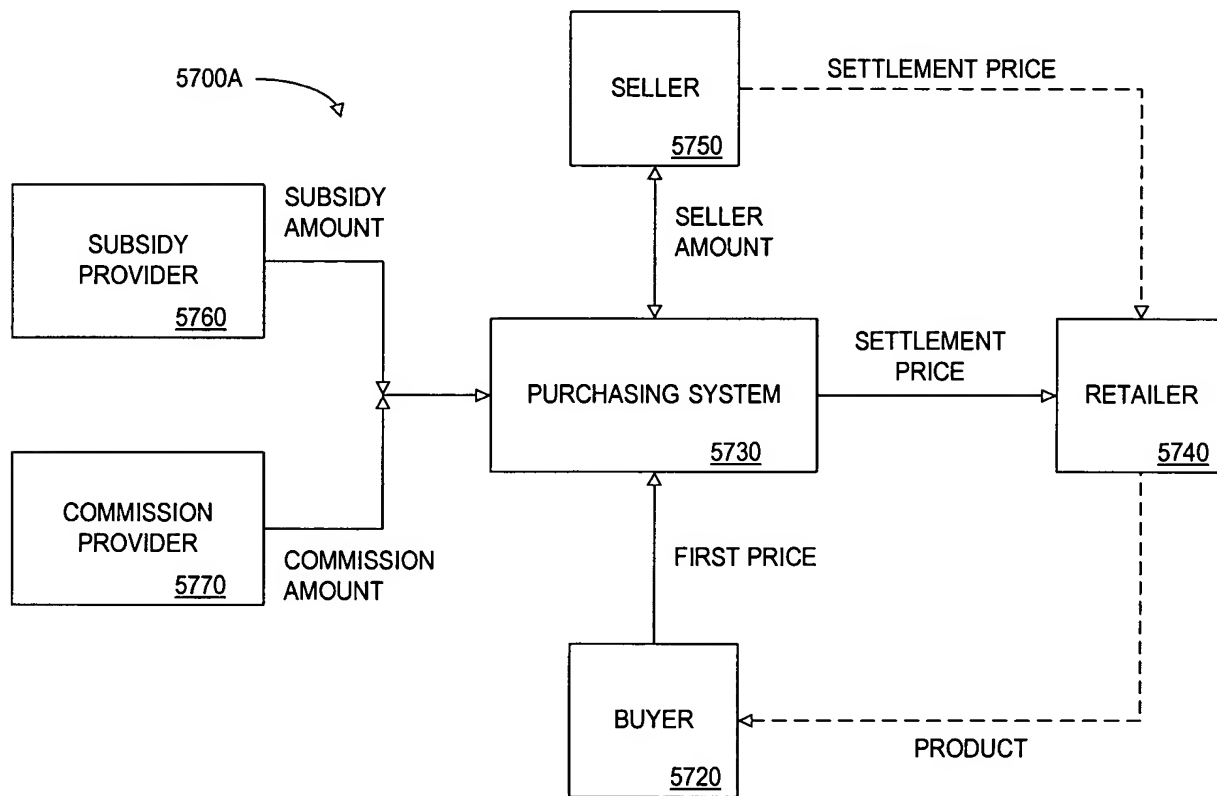


FIG. 57A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

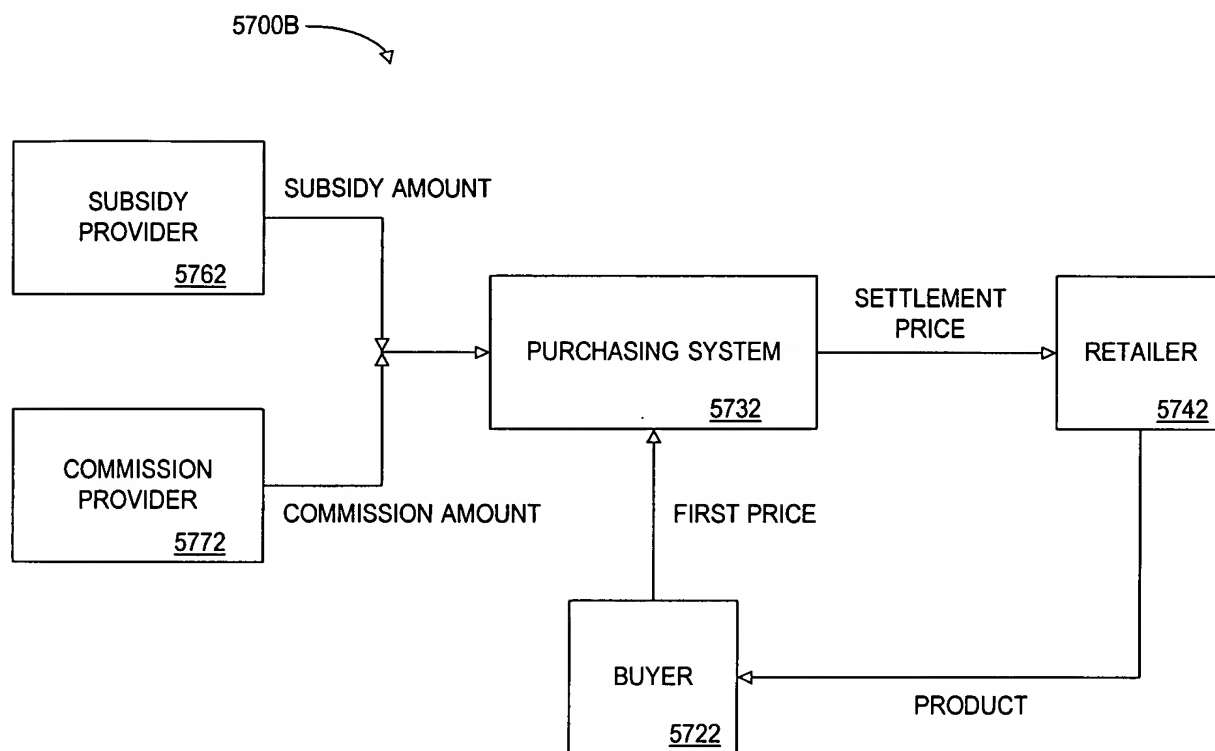


FIG. 57B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

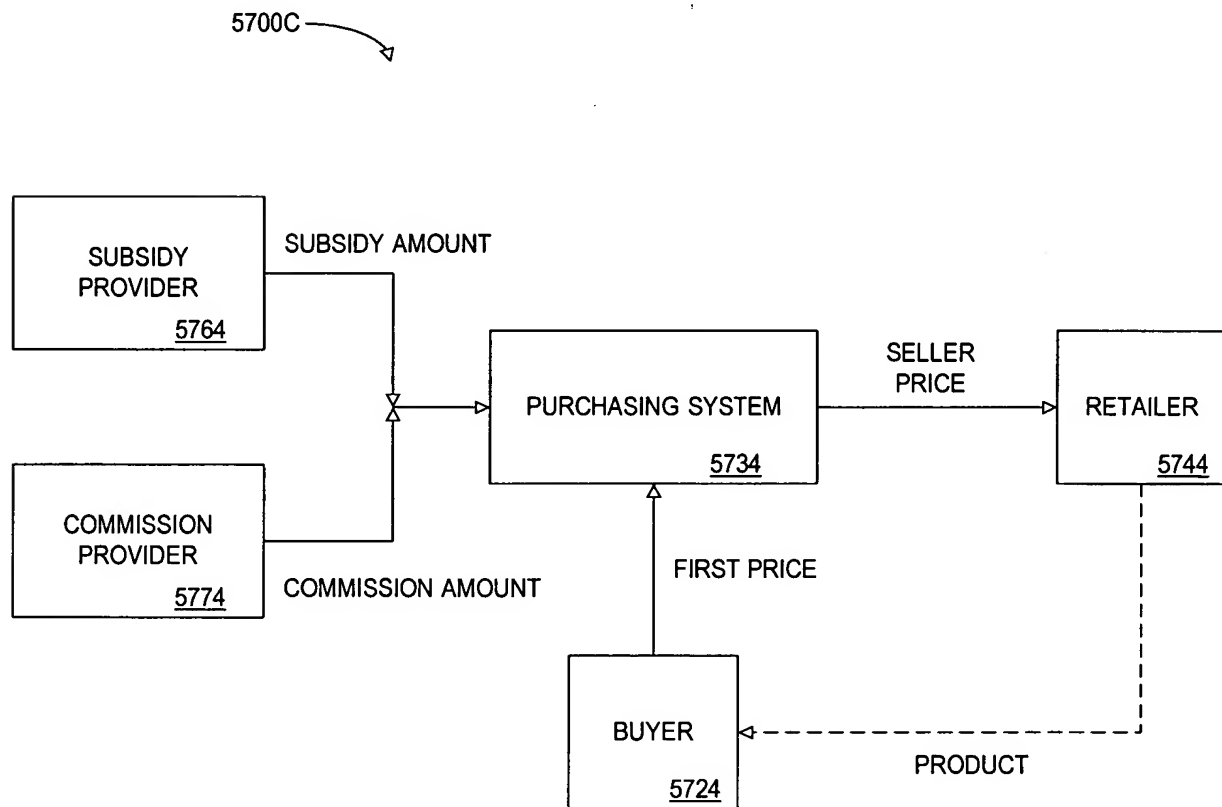


FIG. 57C

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

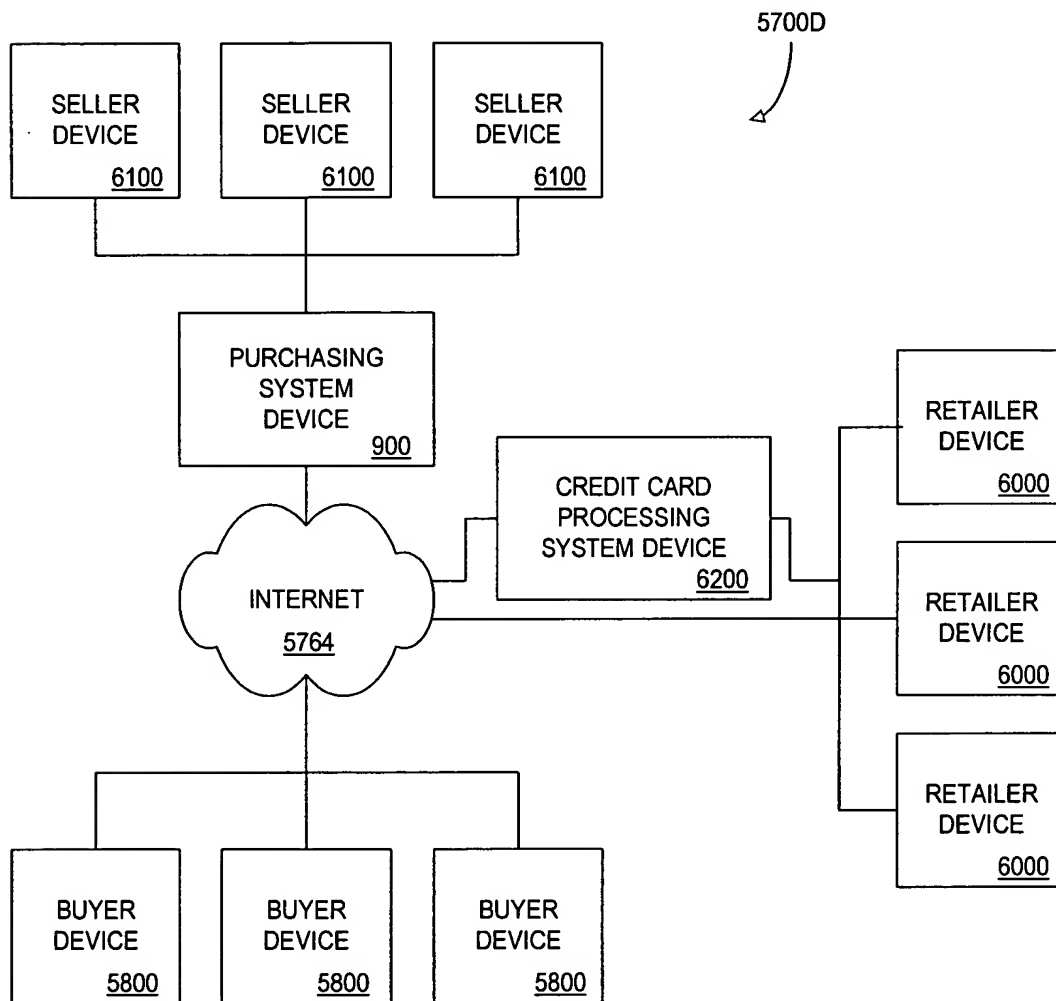


FIG. 57D

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

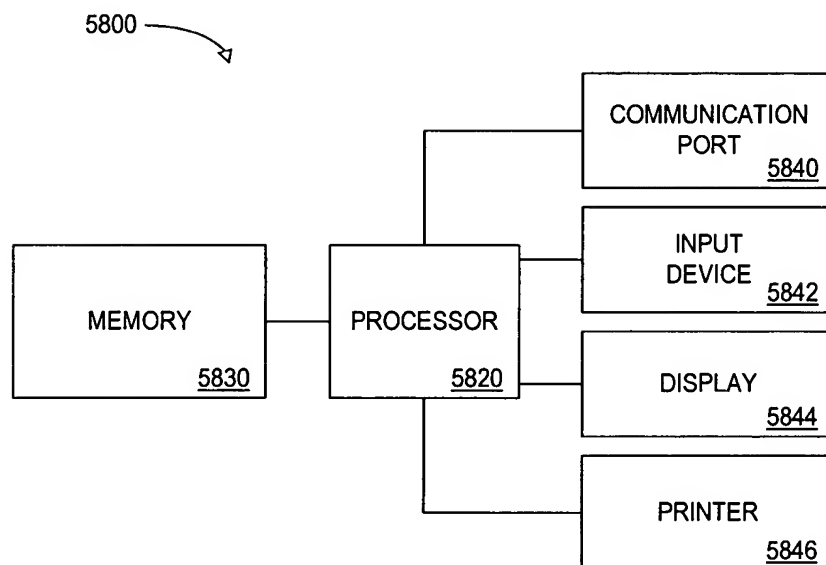


FIG. 58

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

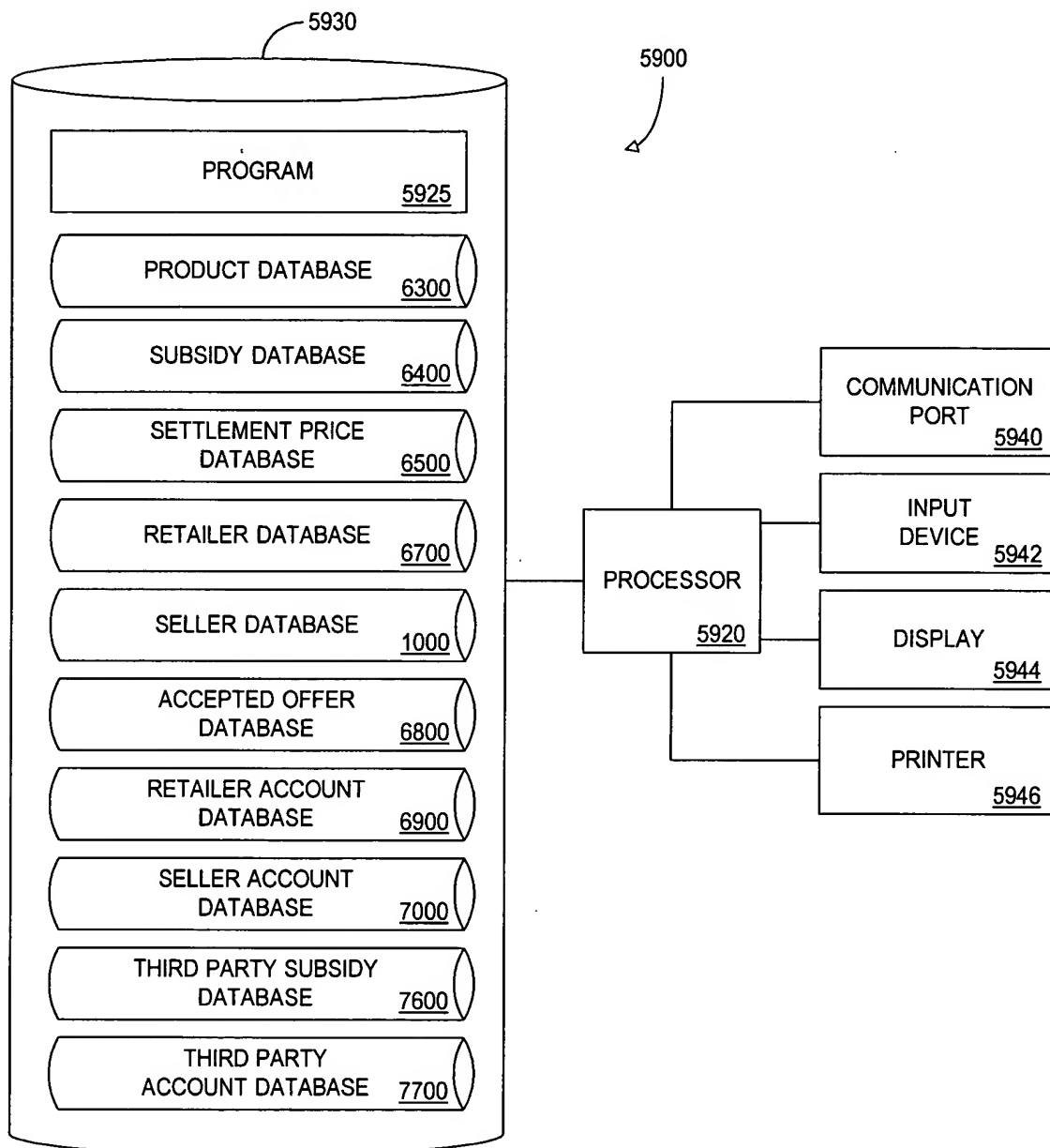


FIG. 59

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

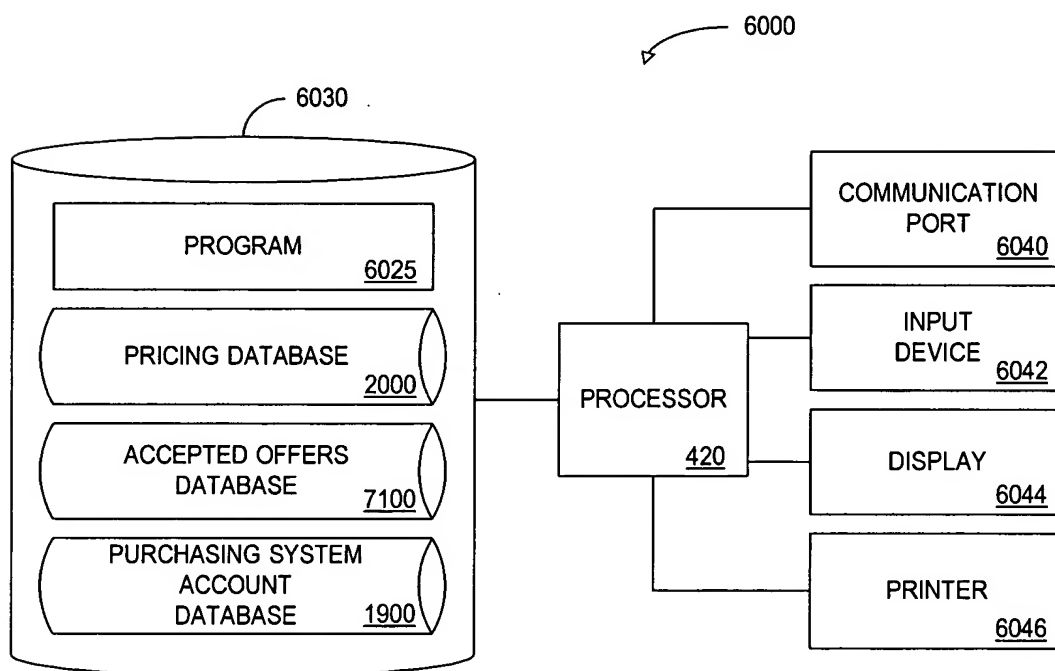


FIG. 60

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

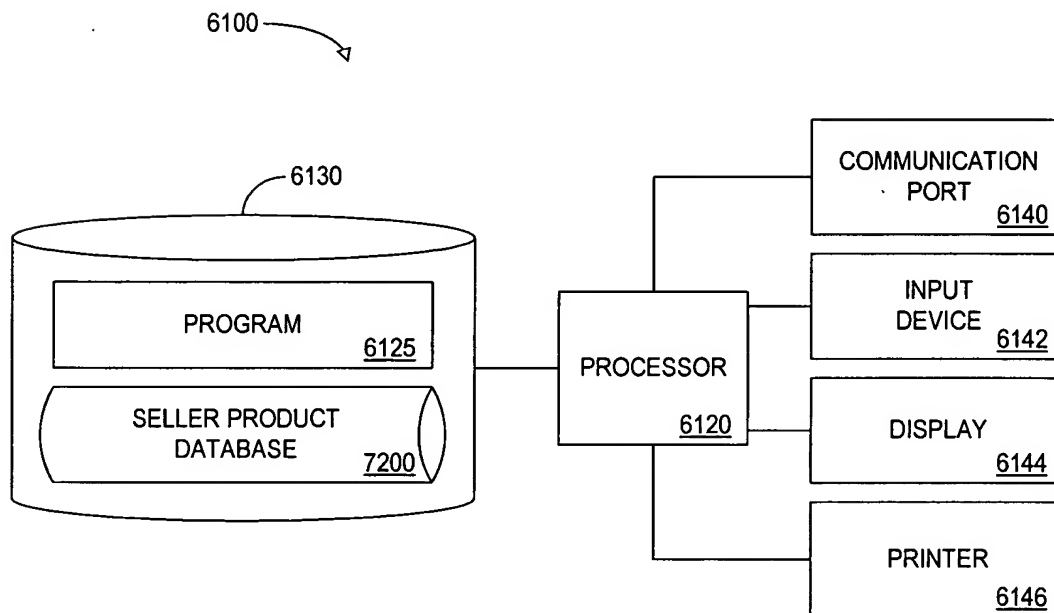


FIG. 61

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

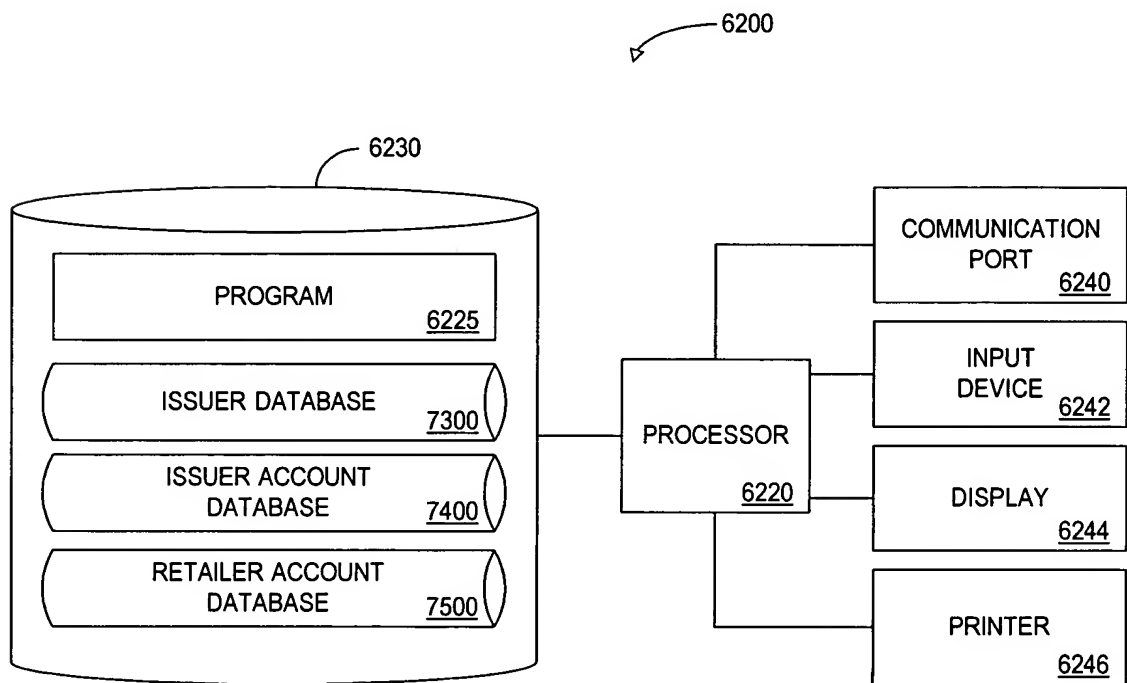


FIG. 62

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

6300

PRODUCT IDENTIFIER 6302	MINIMUM ACCEPTABLE PRICE 6304	SELLER IDENTIFIER 6306	RETAILER IDENTIFIER 6308
P132-01	\$110	S13204	R771-41; R993-03; R218-99; R982-19
P132-01	\$190	S40290	R753-93
P098-75	\$250	S80513	R679-99; R103-33; R218-99; R628-41
P195-33	\$95	S80513	R679-99; R107-45; R091-10

FIG. 63

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

6400



PRODUCT IDENTIFIER 6402	SUBSIDY AMOUNT 6404	SELLER IDENTIFIER 6406
P132-01	\$50	S13204
P098-75	\$50	S12340
P195-33	\$30	S80513
P713-05	\$75	S23456
P042-19	\$70	S45678
P911-44	\$25	S67890
P555-02	\$10	S23456

FIG. 64

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

6500

PRODUCT IDENTIFIER 6502	RETAILER IDENTIFIER 6504	SETTLEMENT PRICE 6506
P132-01	R218-99	\$150
P132-01	R982-19	\$145
P132-01	R084-34	\$160
P132-01	R753-93	\$150
P098-75	R218-99	\$300
P098-75	R075-15	\$300
P195-33	R873-93	\$125

FIG. 65

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6550

PRODUCT IDENTIFIER 6552	RETAILER IDENTIFIER 6554	SETTLEMENT PRICE 6556
P132-01	R218-99	\$150
P132-01	R982-19	\$145
P132-01	R084-34	\$160
P132-01	R753-93	\$150

6450

PRODUCT IDENTIFIER 6452	SUBSIDY AMOUNT 6454	SELLER IDENTIFIER 6456
P132-01	\$50	S13204

6350

PRODUCT IDENTIFIER 6352	MINIMUM ACCEPTABLE PRICE 6354	SELLER IDENTIFIER 6356	RETAILER IDENTIFIER 6358
P132-01	\$110	S13204	R771-41; R993-03; R218-99; R982-19

FIG. 66

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6700

RETAILER IDENTIFIER 6702	RETAILER NAME 6704	RETAILER TYPE 6706	RETAILER ADDRESS 6708
R031-29	WALMAK STORE #1920	SINGLE STORE	10 SOUTH ST. NEW TOWN, USA
R192-05	SIRCUIT CITY STORE #8132	SINGLE STORE	2930 HIGH BLVD. CITYVILLE, USA
R302-11	JOE'S ELECTRONICS	SINGLE STORE	89 COUNTRY LN. PORT SHIP, USA
R718-93	WALMAK STORE #2311	SINGLE STORE	357 LONG HWY. METROPOLIS, USA
R012-39	SEERS	ALL STORES	N/A

FIG. 67

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6800 ↗

OFFER IDENTIFIER 6801	REDEMPTION CODE 6802	BUYER NAME 6804	BUYER E-MAIL 6806	BUYER ADDRESS 6808	BUYER'S PRICE 6810	OFFER STATUS 6812	SELLER IDENTIFIER 6814
O231-283	N/A	BOB SMITH	BUCK@AOL.COM	45 CURVING LANE SMALL TOWN, USA	\$100	REJECTED	N/A
O245-092	1111-2222- 3333-4444	JENNIFER DOE	JENNY@ ATT.COM	834 BRIDGE ST. CITY, USA	\$200	ACCEPTED	S67890
O332-001	0384-1827-3827	BRIAN JONES	BIFF@ SURFFREE.COM	333 DIRT RD. VILLAGE, USA	\$300	REDEEMED	S12345
O532-123	4638-1029-3746	ARI BROWN	ARI@ CBC.COM	2909 COBBLE DR. METROPOLIS, USA	\$100	REDEEMED	S34567

FIG. 68A

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6800 (CONT.)

AUTHORIZED RETAILER IDENTIFIER 6816	REDEMPTION RETAILER IDENTIFIER 6817	PRODUCT IDENTIFIER 6818	AUTHORIZED AMOUNT 6820	CHARGED AMOUNT 6822	PAYMENT IDENTIFIER 6824
N/A	N/A	P098-75	N/A	N/A	2222-3333- 4444-5555
R031-29; R192-05; R302-11	R192-05	P909-09	\$220	N/A	3333-4444- 5555-6666
R031-29; R718-93	R031-29	P201-45	\$330	\$319.50	4444-555- 6666-7777
R192-05; R302-11; R012-39	R012-39	P444-04	\$110	\$105	5555-6666- 7777-8888

FIG. 68B

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6900 ↘

RETAILER IDENTIFIER 6902	TOTAL PAID BY, TO DATE 6904	TOTAL PAID TO, TO DATE 6906	CURRENT AMOUNT OWED BY 6908	CURRENT AMOUNT DUE TO 6910	LAST BILLING DATE 6912
R031-29	\$89,700	\$934,930	\$450	\$4,925	4/15/99
R192-05	\$53,250	\$723,900	\$367	\$4,150	4/15/99
R302-11	\$28,973	\$400,340	\$890	\$10,500	4/15/99

FIG. 69

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7000
↘

SELLER IDENTIFIER	TOTAL PAID BY, TO DATE 7004	TOTAL PAID TO, TO DATE 7006	CURRENT AMOUNT OWED BY 7008	CURRENT AMOUNT DUE TO 7010	LAST BILLING DATE 7012
S12345	\$319,750	\$30,900	\$10,900	\$2,100	4/15/99
S23456	\$567,890	\$55,670	\$69,450	\$7,300	4/15/99
S34567	\$650,025	\$65,900	\$32,700	\$2,560	4/15/99

FIG. 70

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
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7100

OFFER CODE <u>7101</u>	REDEMPTION CODE <u>7102</u>	PRODUCT IDENTIFIER <u>7104</u>	BUYER'S PRICE <u>7106</u>	STATUS <u>7108</u>
O321-213	1876-3290-0187	P404-99	\$200	PENDING
O977-123	1111-2222- 3333-4444	P555-11	\$350	REDEEMED
O413-321	7401-3872-0283	P707-33	\$150	REDEEMED
O091-112	5362-9102-6251	P732-44	\$200	REDEEMED
O769-063	3427-1902-8172	P320-82	\$125	PENDING

FIG. 71

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7200

PRODUCT IDENTIFIER <u>7202</u>	SUBSIDY AMOUNT <u>7204</u>	QUANTITY SOLD <u>7206</u>
P132-01	\$50	1,730
P098-75	\$60	4,235
P195-33	\$25	708
P713-05	\$10	410
P042-19	\$30	2,175

FIG. 72

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7300

ISSUER IDENTIFIER 7302	ISSUER NAME 7304	ISSUER ADDRESS 7306
5555	CITIRANK	FILEPATH
3333	MBRA	FILEPATH
2222	NABANKO	FILEPATH
9999	FIRST EBA	FILEPATH
1111	CENTRAL SYSTEM	FILEPATH

FIG. 73

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

7400

ISSUER IDENTIFIER <u>7402</u>	AMOUNT OWED <u>7404</u>	PAYMENT DUE DATE <u>7406</u>
5555	\$30,900	5/15/99
3333	\$23,750	5/15/99
2222	\$43,900	5/15/99
9999	\$75,070	5/15/99
1111	\$46,345	5/15/99

FIG. 74

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
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7500

RETAILER IDENTIFIER 7502	ISSUER IDENTIFIER 7504	AMOUNT DUE 7506	ISSUER IDENTIFIER 7508	AMOUNT DUE 7510
R031-29	5555	\$10,000	1111	\$10,345
R192-05	3333	\$23,750	5555	\$20,900
R302-11	1111	\$16,000	9999	\$50,020
R718-93	9999	\$25,050	1111	\$10,000
R012-39	2222	\$43,900	1111	\$10,000

FIG. 75

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

7600



THIRD PARTY SUBSIDY IDENTIFIER <u>7602</u>	THIRD PARTY SUBSIDY DESCRIPTION <u>7604</u>	THIRD PARTY SUBSIDY AMOUNT <u>7606</u>	THIRD PARTY IDENTIFIER <u>7608</u>
A33-11	APPLY FOR MBRA GOLD CARD	\$20	1672
A33-12	6-MONTH SUBSCRIPTION TO SCIENCE MAGAZINE	\$10	4523
A33-13	OPEN ACCOUNT WITH E-BARTER	\$30	7839

FIG. 76

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

7700

THIRD PARTY IDENTIFIER 7702	THIRD PARTY ADDRESS 7704	AMOUNT DUE FROM THIRD PARTY 7706
1672	FILEPATH	\$14,900
4523	E-MAIL	\$23,500
7839	CITY + STATE	\$17,800

FIG. 77

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

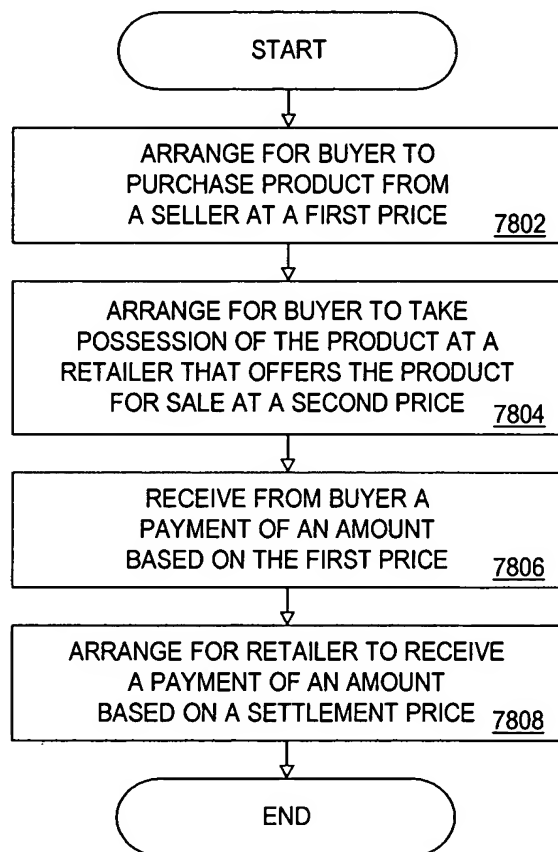


FIG. 78

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

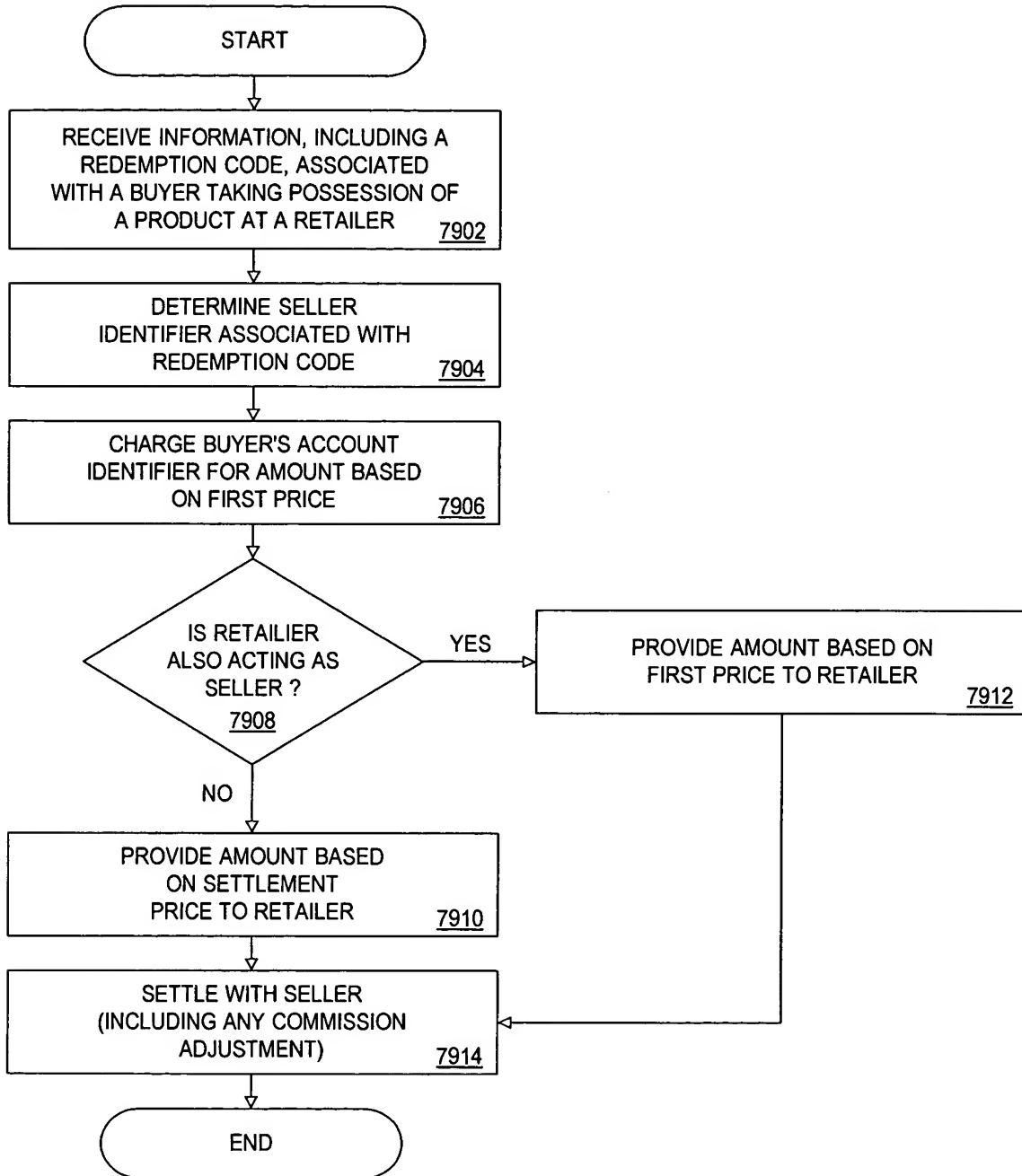


FIG. 79

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

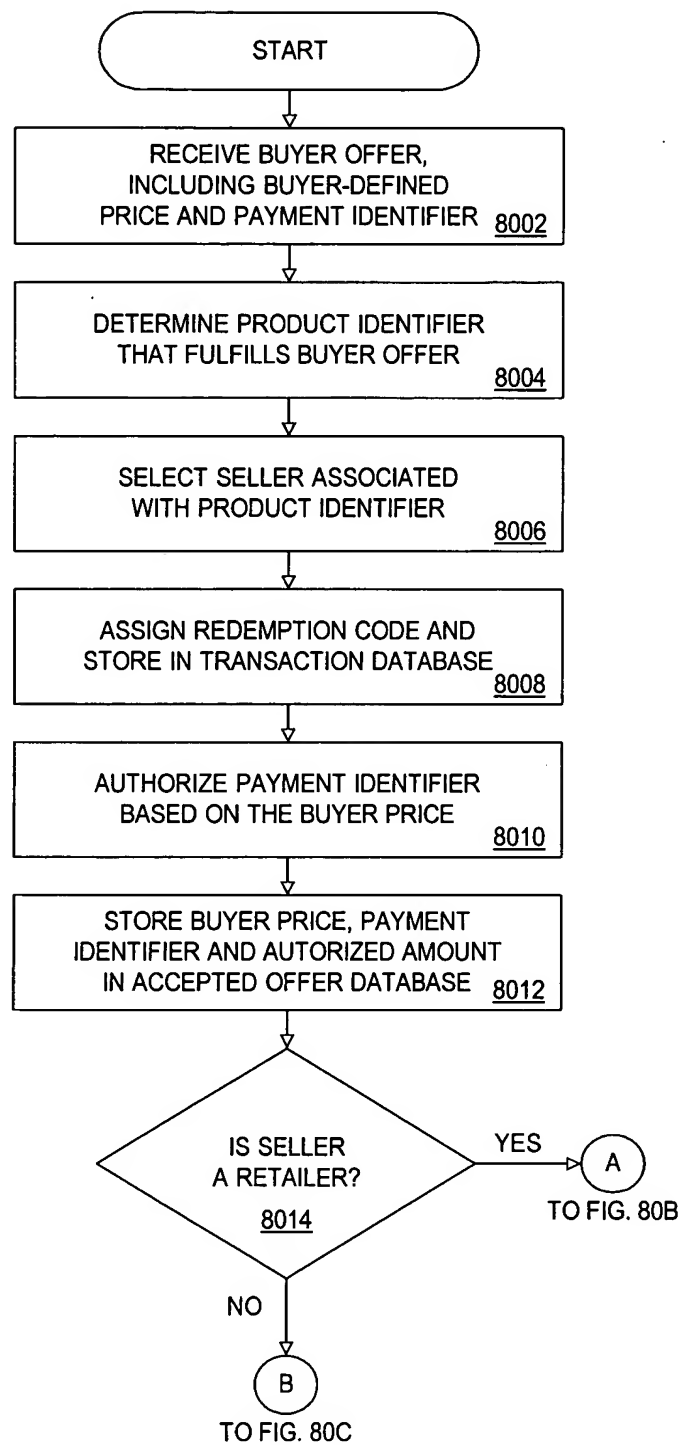


FIG. 80A

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

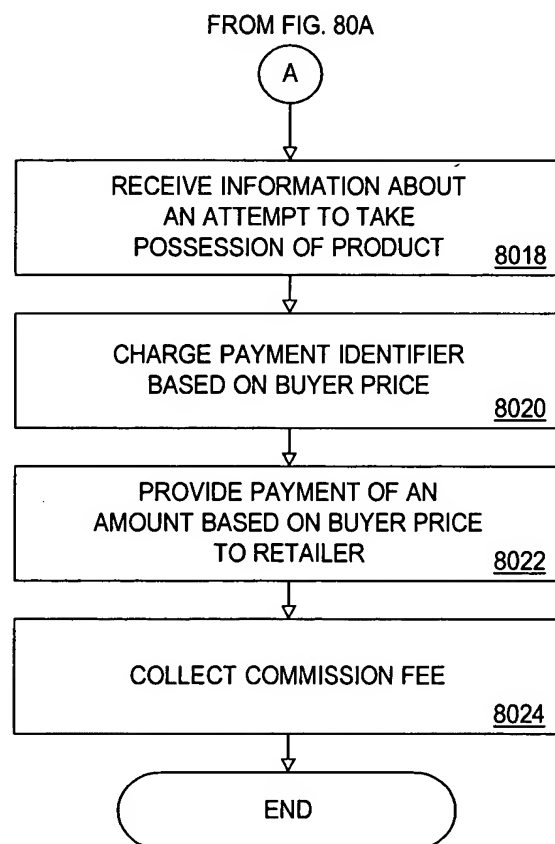


FIG. 80B

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

FROM FIG. 80A

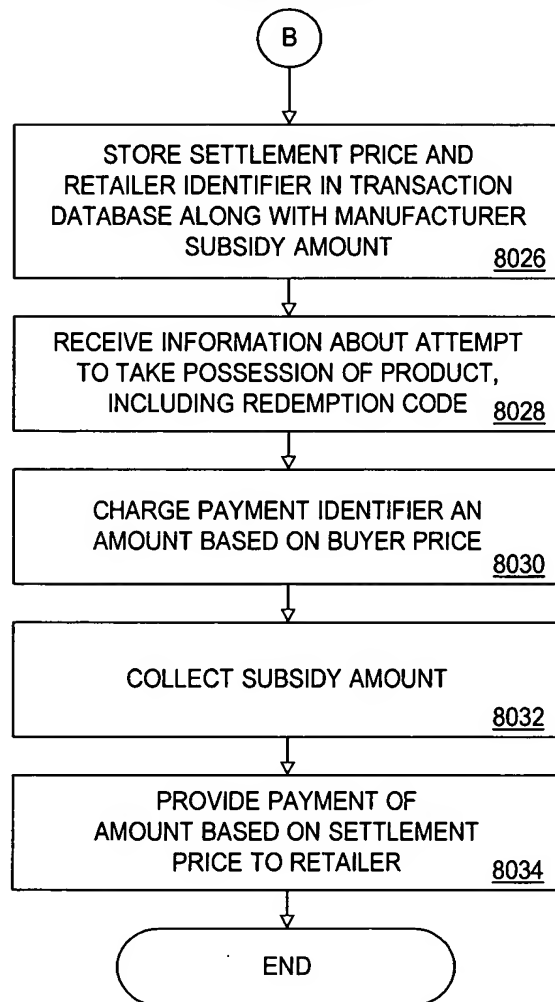


FIG. 80C

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

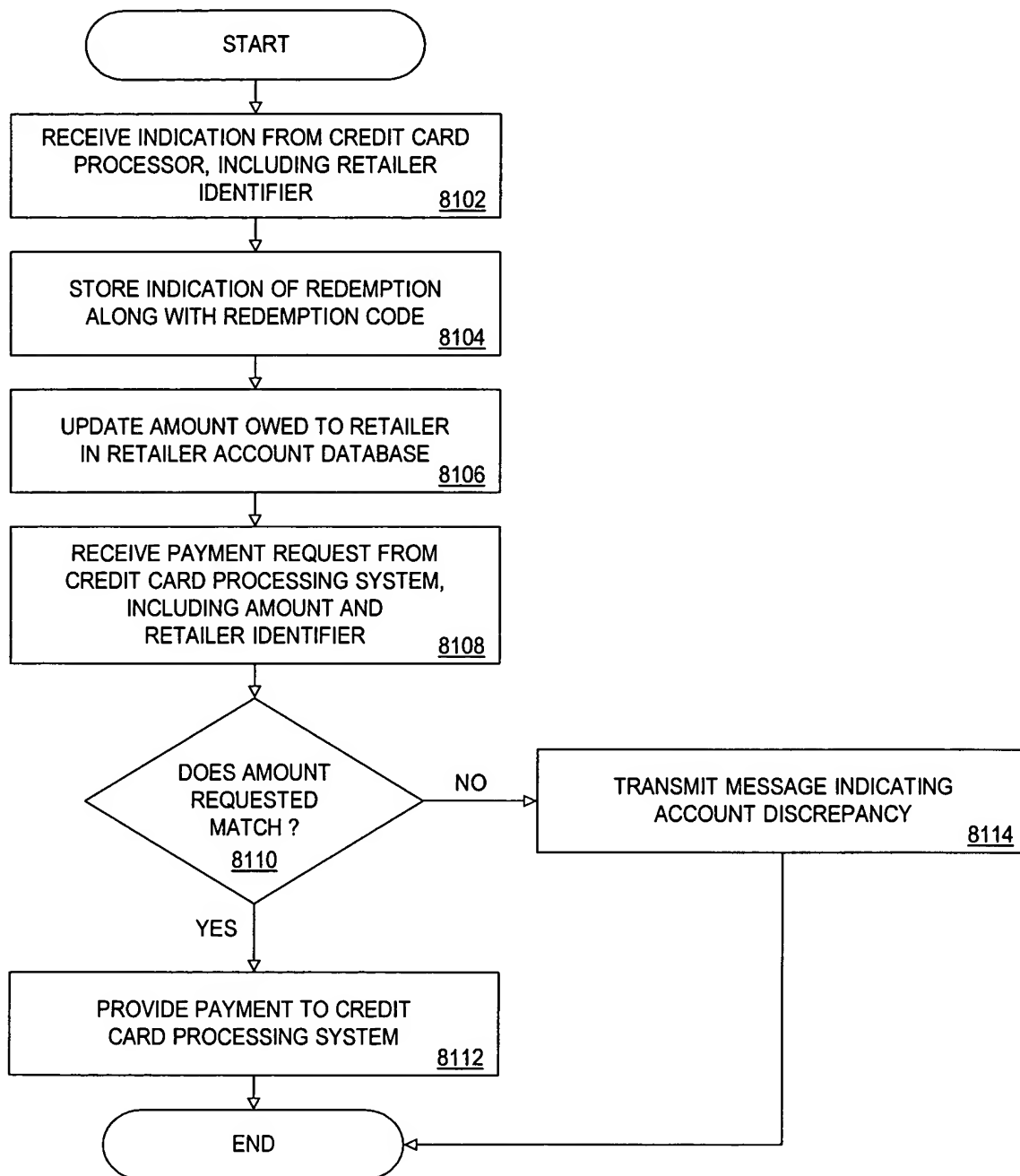


FIG. 81

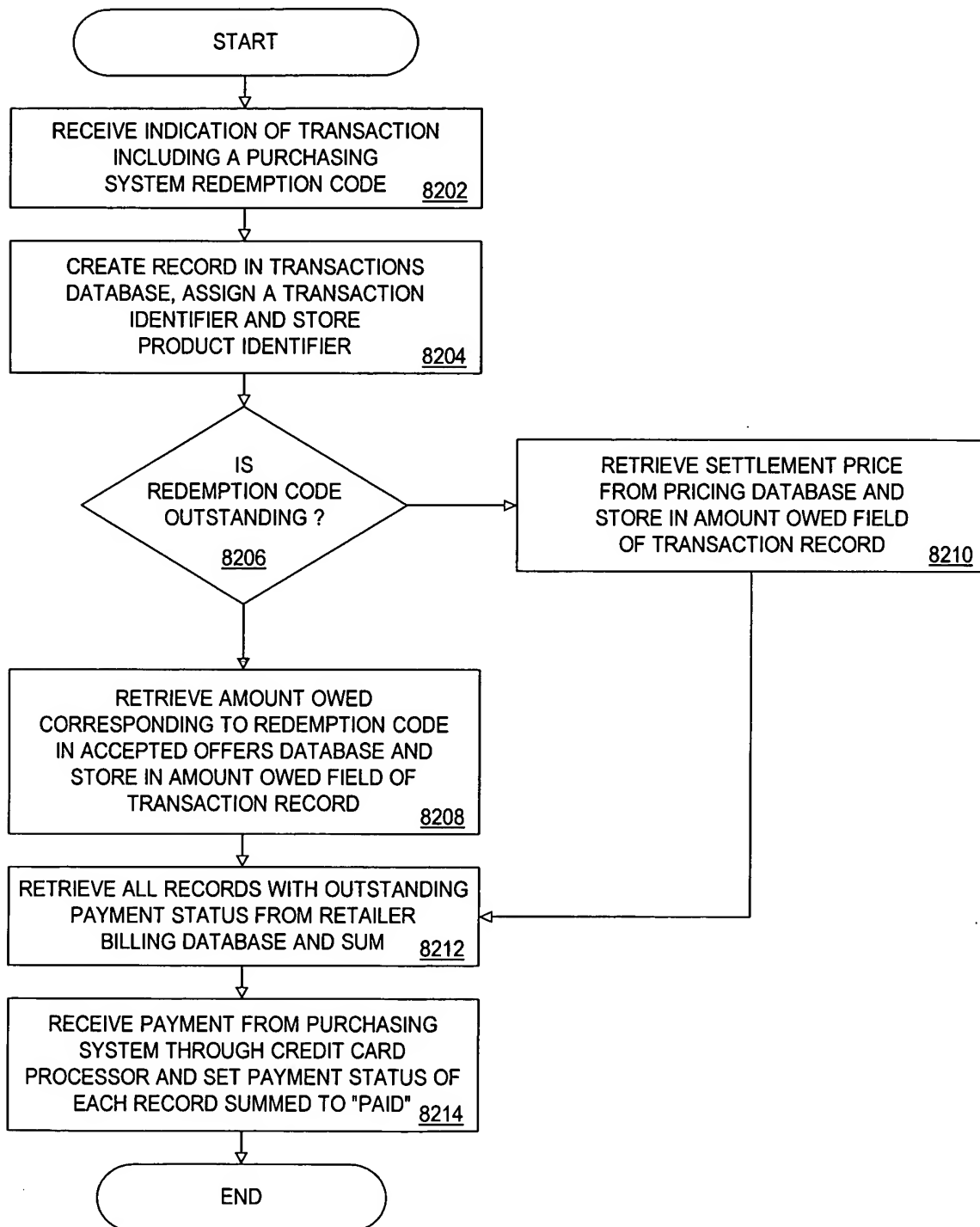


FIG. 82

WALKER ET AL.	ATTORNEY DOCKET NO.: 04-014
PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK	

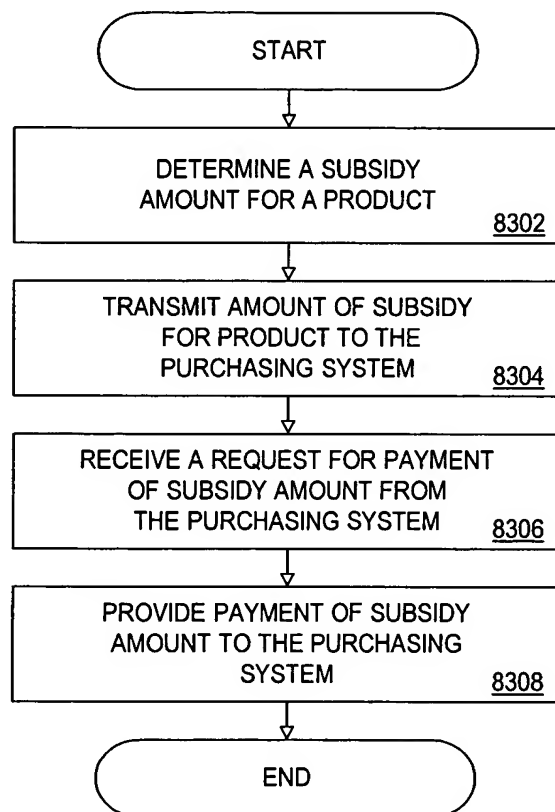


FIG. 83